



Ruth Hill, 1898-1995...p. 5

Volume 34, No. 1, 1995

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I.B.N.S. Journal

Volume 34, No. 1, 1995

Steve Feller, Editor
Physics Department, Coe College
1220 1st Avenue, N.E.
Cedar Rapids, Iowa U.S.A. 52402
Telephone: (319) 399-8633
Home Telephone: (319) 393-7052
FAX: (319) 399-8748
E-Mail: SFELLER@COE.EDU

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President's Message



A few days ago I was informed of the death of Ruth Hill, one of the giants of the world paper money collecting hobby. I know of no one who had more

impact on the I.B.N.S. than Ruth. I first met her at a St. Louis paper money show some years ago. Though in her eighties at the time, I remember how active and alive she was as she visited with her collector and dealer friends on the bourse floor. Though I had just met her, she invited me over to her house to look through her collection. A few months later I took her up on her offer and went through her collection for the first of what was to be several viewings in the coming years. And what a collection it was! Ruth was an A to Z collector and had an interest in all paper money except that from the United States. At the time I was doing research for a book on POW and concentration camp money. She was very gracious in showing me varieties of camp money from her collection that I had never seen before. Ruth's greatest contribution to the hobby was her dedication to the I.B.N.S.. The I.B.N.S. of today is a strong, viable organization. There were times in the past, however, when the organization was on the brink of folding. More than once, during the lean days, Ruth Hill came to the rescue of the I.B.N.S.. Her time, talent, and dedication literally saved the organization from collapse. At one time or another, Ruth held all of the major leadership positions in the I.B.N.S. to include the presidential office. Many of the early I.B.N.S. publications were produced by Ruth Hill hunched over a manual typewriter at 2:00 in the morning. The world paper money community in general and the I.B.N.S. in particular owe a debt of gratitude to this fine lady. Rest in peace, Ruth.

> Lance Campbell President

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Editor's Column



Happy New Year 1995 and welcome to the thirty-fourth volume of this journal. Wehave been able to move up to 56 pages in this issue. Please keep

the high quality articles and letters coming in. After all you, the collective membership, make or break The Journal. I should have mentioned earlier that the Journal received an award at the American Numismatic Association convention held in Detroit. The I.B.N.S. Journal was named to second place in the specialty numismatic publication bracket. By the way first place was earned by our sister publication, Paper Money, which is most ably edited by fellow I.B.N.S. member Gene Hessler. Paper Money is the bimonthly publication of the Society of Paper Money Collectors (SPMC as it is commonly known). With a primary focus on American paper money this magazine is well worth receiving. Annual dues are \$20 and membership information can be secured by writing to the membership director Ron Horstman at Box 2999, Leslie, MO 63056 USA.

Ilook forward to meeting several of you over the course of the year. During the new year I'm tentatively planning to attend the new Chicago paper money show at the end of February, Memphis in June, and perhaps the ANA show at Anaheim, California during August.

At this time last year I was thinking that the new book by Fred Schwan and Joe Boling, World War II Remembered, would be out by the Memphis show. I believe, as this is being written, that the book will surely be out by the time Maastricht '95 comes around. I base this on the fact that Fred and Ioe are now (end of December 1994) putting the final touches on the manuscript. What a book this is going to be! Between 800 and 900 pages long with almost 4000 scanned images it will set the standard for numismatic books for quite a while to come. I say again that at \$65 a copy this is money very well spent. The book can be obtained at BNR Press, 132 East Second Street, Port Clinton, OH 43452 USA.

My best regards for a fine numismatic year,

Steve Feller, Editor

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Lance K. Campbell P.O. Box 111 Wilmore, KY 40390 U.S.A.

General Secretary

Milan Alusic P.O. Box 1642 Racine, Wisconsin 53401 U.S.A. (414) 554-6255

European Auctioneer

James D. Cook 23 Reforne Easton Portland, Dorset DT5 2AL England, U.K. 0305 824237

U.S. Librarian

Angus E. Bruce 832 E. Marion Avenue Hemet, California 92543 U.S.A. (714) 652-8461

Newsletter Editor

Murray A. Hanewich P.O. Box 594 Oyen, Alta, TOJ 2JO Canada First Vice President

Jos Eijsermans Mathilde Wibautrstraat 92 5912 JK Venlo Netherlands 31 (077) 541440 FAX: 31 (077) 521654

Treasurer

Joseph E. Boling P.O. Box 8099 Federal Way, WA U.S.A. 98003-0099 (206) 839-5199 FAX (206) 839-5185

U.S. Auctioneer

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London NW5 1HN U.K. 071 281 0839

European Librarian

Michael A. Turner George Winkler Str. 16 8000 München 50 Fed. Republic of Germany Office: 49-89-313-6515 Home: 49-89-313-9702 FAX: 49-89-314-7603

Journal Editor

Steve Feller Physics Department Coe College Cedar Rapids, Iowa 52402 U.S.A.

Office: (319) 399-8633 Home: (319) 393-7052 FAX: (319) 399-8748

E-Mail: SFELLER@COE.EDU

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Ruth Hill, 1898-1995

"Mrs. I.B.N.S.," Ruth Hill, Dead at 96

Ruth Hill, known to many as "Mrs. I.B.N.S.," died Saturday, January 14, 1995, in St. Louis, Missouri after months of declining health. A dedicated and distinguished collector for over 30 years, Mrs. Hill literary saved the International Bank Note Society from foundering in 1966, later becoming a member of its board, then president. Subsequently she was made Honorary Life Member #2 of I.B.N.S. and also honorary director for life.

Until recent years Ruth was a faithful attendee at the major paper money functions, especially the Memphis and St. Louis conventions, where she pursued a great many interests in the paper money field. Having started off with a specialty in World War II notes in 1963, Ruth eventually branched out into a large number of other areas. During the last several years of her collecting, she was concentrating on signature varieties, replacement notes from all over the world, and issues of the newly independent emerging eastern European states. Up to the very end her interest never waned.

Ruth's greatest influence on collectors everywhere came as a result of her purchase in 1970 of a large manuscript on world paper money prepared by Dr. Arnold Keller of Berlin in the mid 1960s. Originally scheduled for publication by Western Publishing Company (Whitman) of Racine, Wisconsin, the project had been temporarily sidelined until Ruth found out about it. She felt that collectors of world notes were in great need of such information, and she did not wish to have it lost for an indefinite period. Her plan was to have the I.B.N.S. publish sections of the Keller manuscript as they could be prepared, and this did in fact happen several times.

The release of the catalog sections by the society, based on the Keller manuscript, may have contributed directly to the publication in 1975 of the first edition of the Pick catalog on world notes. For this book, as with most other major publishing projects on paper money, Ruth Hill was a constant and



reliable source of information and encouragement. She will be sorely missed by everyone who knew her in any capacity. Neil Shafer, I.B.N.S. Life Member #30

The paper money collecting-fraternity has lost one of its most dedicated proponents-Ruth Hill, who died on January 14 at age 96. A leading member of both S.P.M.C. and I.B.N.S., she contributed immensely to the hobby, but did it quietly without fanfare. Newcomers to the hobby, who have not investigated the recent history of our fraternity, might not recognize her name. Those who did not know her were denied a privilege for which those who did are grateful. During two periods of financial difficulty, in the early days of the International Bank Note Society, she quietly rescued the society with her own money. Mrs. Hill held I.B.N.S. offices of secretary, second vice-president, and from 1979-1981, president. She had been an I.B.N.S.honorary director for life since she was president. In 1979 Mrs. Hill was named a Numismatic News Numismatic Ambassador. She was also an elected Fellow of the American Numismatic Society.

Ruth Hill was a native of Texas. She also lived in Georgia

and Florida before settling to St. Louis. Ruth, who was one of my dearest friends, became interested in collecting bank notes in the 1950s, about the time of her husband's death. Her husband, Adolph, was a representative for a company that sold ink made to specification; it was through his dealings with the Banco de Mexico that she caught the bank note collecting virus. When she attended her first coin show, she often said, she felt out of place as one of few women there. She also said it was necessary to ask for bank notes, since most dealers did not bother displaying the few pieces they might have. With few exceptions Ruth Hill collected bank notes from every country.

The list of numismatic organizations to which she belonged is a lengthy one. However, the I.B.N.S. received most of her attention and generosity. Her generosity

Continued on page 41

Letters to the Editor

Dear Editor,

"Te Peeke o Aoteoroa: A Cautionary Tale for Numismatic Authors" in the *I.B.N.S. Journal* Volume 33, No. 3, 1994 represents to me a superb accomplishment too seldom found today and this includes the professional journals which I regularly peruse.

Cordially, Ernest J. Montgomery, M.D., I.B.N.S. #5097 1216 Minnesota Avenue Natrona Heights, PA 15065

Dear Editor,

I include photocopies of the new (P 162) note of 1000 pesetas of my country. I want to share what I know with all my friends.

The note is smaller than previous issues. The format is similar to P 163 (2000 pesetas), in green and white, with Hernan Cortes and Francisco Pizarro. It has three signatures and one number of issue. It normally is two in Spain.

The date is 12/10/92, Commemorative 5th Centennial of Discovery of America, printer F.N.M.T., but outlet to the public was by 28/9/94.

A cordial salute to all members.

Sincerely,

Luis Herguedas, I.B.N.S. #5224 Ps, Ermita del Santo 53 28.011 Madrid Spain

Dear Editor,

Can you believe the new bank note of one thousand pesetas of the Kingdom of Spain? The date of issue is October 12, 1992. On these bank notes you see Pizarro and Hernan Cortes, believed in America to be two of the most important men of Spain.

The date of circulation is October 1994. Monetarisment, the bank note of one thousand pesetas of Benito Perez Galdos, has been in existence for sixteen years, a record in the new time in Spain. Perhaps the life of this new bank note may equal this record.

Diego Enrique Castano Martinez, I.B.N.S. #6429 Aptdo. 71—Tinos. (96) 5300927-5711078 03300 Orihuela (Alicante) Spain

Dear Editor,

I am a member of I.B.N.S. (#6511). I want your help. Please print in bold letters in the *I.B.N.S. Journal* that "INDIAN NOTES ALWAYS COME WITH TWO STAPLE PINHOLES." Some foreigners thought that I hadn't given them an uncirculated note because it had two holes.

BANCO DE ESPAÑA



I would be thankful to you if you would kindly print the above matter in the *I.B.N.S. Journal*.

Thanking you,

Yours faithfully, Paritosh Gupta 89, Model Basti Near Filmistan Cinema New Delhi - 110005 India

Dear Editor,

I have a suggestion for a world listing of countries and their currencies. I would like the *I.B.N.S. Journal* to edit, in alphabetical order, a world listing of countries with their currencies and, if possible, their exchange rates with the American dollar. Then, if someone or a collector is looking for a foreign currency, he would have an idea of the value of the money he wants.

The reason for this suggestion is that I receive from many I.B.N.S. members around the world requests for friendly correspondence, money exchanges, money selling and buying and many other deals. All of these letters are, of course, welcome. They are all registered as they arrive.

But there is something missing in the correspondences. None of the senders of these letters who are seeking these transactions has ever thought of giving the value of the bank notes they sent to me in exchange for the CFA franc. Perhaps they simply assume that I know the value of their money (currencies from Latin Americans, Russians, Koreans, Chinese, Turks, Vietnamese and so on). Since there is no indication of the value of their currencies in relation to the American dollar, their letters do not get answered and they wonder why. As a consequence, despite my good will I remain incapable of filling their needs while they are waiting for the reply.

As you see, such a document as a world listing of countries and their currencies would be a great deal of help to many collectors for all these



purposes. I hope this suggestion will be accepted by the whole I.B.N.S. membership.

> Yours sincerely, Lazare N. Kouame, I.B.N.S. #3041 09 BP 830 Abidjan 09 Cote d'Ivoire West Africa

Dear Editor,

On page 43 of the Volume 33, No. 3, 1994 issue of the *I.B.N.S. Journal* you request articles, contributions and photographic images about world currency.

A photocopy of the "REBEL MONEY" of the currency issued to rebel forces in Cuba by Fidel Castro was published on page A 12, Friday, April 11, 1958, in the *Valley Morning Star* newspaper at Harlingen, Texas (see center column). The article states that guerrilla warfare had spread from Oriente province to two more of Cuba's six provinces, Los Villas and Camaguey.

Dwight David Eisenhower was President of the U.S. at the time and followed by John Fitzgerald Kennedy, Lyndon Baines Johnson, Richard Milhouse Nixon, Gerald Rudolph Ford, Jimmy (James Earl) Carter, Ronald Reagan, George Bush, and now President Bill Clinton.

Any information that you can obtain by research from a historical record of this issue of paper money in Cuba by Fidel Castro would be of interest to me.

> Sincerely, C.O. Foerster, Jr. P.O. Box 5 Elsa, Texas 78543 U.S.A.

Dear Editor,

The I.B.N.S./SPMC will be sponsoring a meeting in conjunction with the Milwaukee 56th Central States



Revolutionary scrip issued by Fidel Castro.

Numismatic Society Convention next April 27 (PNG Day), 28, 29, and 30, 1995. The program will be presented by William (Bill) Brandimore, who is the Chief of Police in Wausau, WI. His slide/talk program will be "Birds in Art, On Currency and Coins." It will be presented on Saturday, April 29, 1994 and everyone in attendance will get a free souvenir. If possible, I would like this information published in the I.B.N.S. Journal at the earliest convenience. Thanks again for your help in this matter. On behalf of the 56th Milwaukee CSNS Committee we thank you for publishing this information. We hope to see you at the FUN Convention.

> Yours in Numismatics, John Wilson, I.B.N.S. #3060 P.O. Box 27185 Milwaukee, WI 53227 (414) 545-8636

Dear Editor,

I found two very old bank notes from the Dominican Republic while seeking in old family things. Through the Albert Pick catalog (sixth edition) I determined that these might be the following:

15 PESOS FUERTES 1-5-1862 Pick A44

25 PESOS FUERTES 1-5-1862 Pick A45

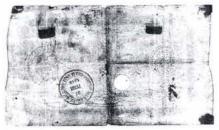
The conservation state of these bank notes is excellent in spite of them being so old. On the back they have a die that says "CONTADURIA GENERAL DE HACIENDA DE LA ISLA DE CUBA" with the dates 21/ Feb/1866 and 15/Marz/1866 respectively. Could you answer the following question: Is it possible these bank notes, in spite of being from the Dominican Republic, were payable in Cuba, or so to say, had value in Cuba on these dates? I ask this because of the die on the back. I think that this indicates affirmatively my supposition in regard to this.

On photocopies that I have enclosed you can observe the conservation state of the bank notes and the die that they have.

Thanks for the attention given.

Best regards, Eng. Jorge L. Cuesta L. I.B.N.S. #6609 P.O. Box 303 Holguin - 80100 Cuba





Face and back of Dominican Republic, 15 pesos fuertes 1-5-1862, P.A44





Face and back of Dominican Republic, 25 pesos fuertes 1-5-1862, P.A45

Dear Editor,

Enclosed is a leaflet featuring the new Mexican bank notes now circulating in Mexico. Until the first series of devaluations starting in the 1970's, Mexican paper and coins circulated side-by-side here in El Paso, Texas, the world's largest international border community. Today no Mexican money circulates, though the peso is exchanged in most stores. I hope this leaflet will be of interest to members.

Sincerely, Charles H. Nail III I.B.N.S. #2839 891 Melville LN El Paso, TX 79912-1441

Dear Editor,

Recently, as I was reading an old book about life in Sofia (Bulgaria) at the end of the last century, I found a description of the money from that time and its purchasing power. Much to my surprise, the author was describing a Bulgarian bank note unknown to me.

To help out the population, the Bulgarian National Bank issued bank notes of 20 leva. They were yellow and on them was written "The Bulgarian National Bank pays the bearer 20 Leva



Zlato (Gold)." These notes were equivalent to one French "Napoleon" (heavy gold coin) or four 5-leva silver coins. Because many tradesmen did not want to carry the heavy gold in their pockets, they were giving 10 stotinki more to the money changers to exchange "The Napoleons" for yellow bank notes, which were more comfortable to carry in a wallet.

The case in point is 20 leva zlato (gold) 1.8.1885 # A1 in Pick's catalog. Actually this note is not yellow; its color is light ocher, but let's continue.

One day, the National Bank released a new emission of the yellow bank notes, only this time on them the word "Zlato" (Gold) was crossed out and the worD "Srebro" (Silver) was overprinted. That caused a little confusion. For the first time, citizens of Sofia got scared. For those who understood things well, it clearly meant that the Bulgarian lev was taking a dangerous road. But the people were soon relieved. The bank was still giving four 5-leva silver coins in exchange for the new 20-leva silver bank note and they stopped making a difference between silver and gold

certificates. Soon after that the bank issued 5- and 10-leva silver notes.

Undoubtedly such a note existed, but why is it unreported? This passage raised many questions.

In Pick's catalog, Bulgarian # A5a is described as 10 Leva Zlato (Gold) ND (1890) and b with "Zlato" crossed out and "Srebro" (Silver) overprinted? Has anybody seen this overprinted note? Collectors in Bulgaria do not know it and it is not included in their catalog. A8 50 Leva Srebro 1.8.1885 with "Zlato" crossed and "Srebro" overprinted exists, but is extremely rare. At the end of the last century Bulgaria was in a severe economic crisis. The gold holdings of the state were very low. To save the rest, with a law from November 13, 1899 the parliament put a stop to the exchange of gold certificates for gold for about two years. During this period they were exchanged for silver.

Obviously, at that time the need for silver certificates was urgent. Then, is it possible that a small number of 5, 10, 20 and 50 leva were issued with "Zlato" crossed out and "Srebro" overprinted?

If anyone knows anything about this or has seen any of the notes described above, please contact Rumen Marinov 11844 Darlington Ave. #7, Los Angeles, CA. 90049 Fax (310) 828-0427.

> Best Regards, Rumen Marinov I.B.N.S. #5039 11844 Darlington Ave., #7 Los Angeles, CA 90049

Dear Editor:

Enclosed, obtained from a secret source (an engraver at the printers) evidence to lay to rest the controversey over the SEX note. It was not the lady artist's fault! Her drawing is enclosed (Mary Hawood) together with the Bradbury design by Brain Fox.

Best Regards Colin Narbeth, I.B.N.S. LM #1

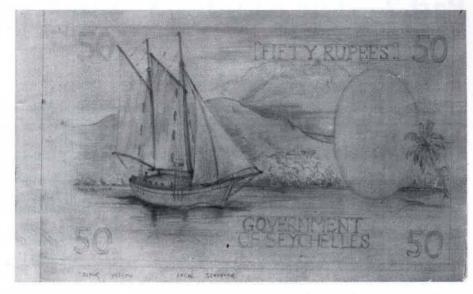
Dear Editor,

Maybe you could tell me what the abbreviations on the military notes mean, of

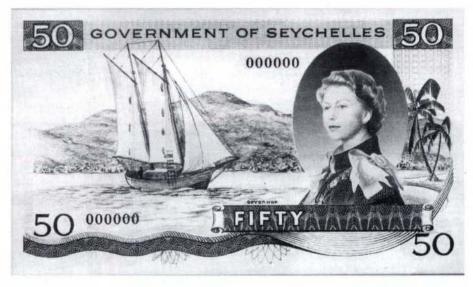
which I enclose a copy. I don't know the meaning of (STAFF) *N.C.O.* (CLUB) and *MCAF* (Futema, Okinawa).

I hope you can help me. I'm looking forward to an answer.

Mr. C van der Spek I.B.N.S. #6245 Danackers 65 7824 PN Emmen, Holland



Artist's drawing of 50 rupees Seychelles note. Note palm trees do not spell "SEX."



Specimen version of 50 rupees Seychelles note. The so-called "Sex" note.









Dear Editor,

This is to advise you that I just received verification about the survival of another 1927 10-pound Palestine Currency Board note. This was reported by a reader of the *I.B.N.S. Journal* not previously known to me. He provided a photocopy.

This is the first such note reported in a number of years. It is serial listed

Continued on page 45

Paper Money Chronicles of African History Part 2—The Rhodesias and Nyasaland

By Dr. Harold Levius, I.B.N.S. #657

Pre-Colonial Era

At the end of the 15th century the Portuguese were the first Europeans to explore central Africa. The Mashona people migrated to the area at about the same time. They were a peaceful people skilled in ironworking, gold prospecting, agriculture and trading. At the end of the 19th Century their life-style was shattered by events which took place hundreds of miles to the south in what is today Natal.

A local chieftain by the name of Chaka revolutionized the mode of warfare among the black tribes, earning himself the title of "The Black Napoleon." He is reputed to have killed a million men and taken their women as reluctant brides for his soldiers, known as impis. Thus, he built the great Zulu nation in control of the entire territory of Natal. One of his commanders by the name of Moselekatse failed to deliver a portion of his spoils of war to Chaka. For this "tax evasion" Moselekatse was forced to flee northward. Here he came into conflict with the first white settlers, who drove him



A view of the Zimbabwe Ruins on the back of a Rhodesian note

This mysterious ancient masterpiece was discovered by Adam Renders in 1867. Renders was a true Indiana Jones prototype—an American who married the daughter of a Boer leader, he became a great explorer.

The origin of the ruins is lost in the mists of antiquity. At one time they were thought to have been built by workmen from King Solomon's Temple in Jerusalem. Carbon dating has shown them to have been built about two thousand years later. They could not have been built by any African tribe because they lived in grass huts and had no masonic skills. The suggestion that they were holding pens for the slave trade has also been discounted because Bedouin traders also had no building skills. Some of the walls are 15 feet thick, 30 feet high and up to a mile long. A suggestion that they may have been built by extraterrestrial visitors affirms the enigma of an ancient artifact that has inspired the modern name for Rhodesia.

further north to what later became Rhodesia. His people became known as the Matebele nation, which roughly translates to "the Lost Tribe." True to his warlike spirit, he defeated the more gentle Mashona people and enslaved a large number of them. Thus, when the first whites arrived in the area, it was occupied by the two warring black nations.

The Colonial Era of Cecil John Rhodes

Rhodes was born in England in 1853. He went to South Africa because of his weak lungs. Here the climate agreed with him and he became one of the great builders of the British Empire. He visited central Africa. Against a background of tribal warfare and the Arab slave trade, he negotiated a concession for the mineral rights from the Matebele King Lobengula. He thus created three British colonies which have since become independent republics under the new names:

Southern Rhodesia now Zimbabwe Northern Rhodesia now Zambia Nyasaland now Malawi

Rhodes was a dreamer who had a vision of the British Empire extending from the Cape to Cairo. Rudyard Kipling wrote of him:

The immense and brooding spirit still shall quicken and control; living he was the land and dead his soul shall be her soul.



Angolan 1956 100-escudos note-Pick 89

This note depicts Serpa Pinto, the Portuguese explorer. He was the first person to cross Africa from the Atlantic to the Indian Oceans and his fame rivaled that of Livingstone. His appointment as Governor of Mozambique in 1899 coincided with a border dispute with the British South Africa Company known as the Massekessi incident. This was resolved by a military skirmish in favor of Britain.

His brooding spirit orchestrated rapid development of the area.

The Portuguese Colonies of Angola and Mozambique

After Britain lost her claim over Mozambique, she assisted Portugal in developing the area through the establishment of the Companhia do Mozambique, modeled on the British South Africa Company in Rhodesia. In return Portugal agreed to British gunboats at the mouth of the Zambezi River to intercept slaving dhows. The headquarters of the Companhia was at Beira, the site of Sofala, which was an Arab slave market dismantled in terms of the company charter.

The End of the Colonial Era

In 1953 Britain agreed to the independence of a federation of three colonies known as the Central Africa Federation (CAF). The CAF was dominated by the more prosperous Southern Rhodesia under a white minority government and was disbanded ten years later. The three former colonies each went their separate, and often turbulent, ways.

Southern Rhodesia Paper Money Issues 1895 to 1935

Northern Rhodesia and Nyasaland were not sufficiently developed to issue their own paper money and Southern Rhodesian issues circulated throughout the three territories. During the period of the Central Africa Federation a joint currency was used.



Mozambique 1919 £5 note issued by the Bank of Beira-Pick R21

The sterling denomination of this issue overprinted by the Companhia do Mozambique denotes British financial support of the Portuguese colony in return for which Portugal agreed to various antislavery measures.

THUMBNAIL SKETCH OF THE COLONIAL DEVELOPMENT OF THE AREA

- 1875 Britain and Portugal agree to take their dispute over the ownership of Mozambique to arbitration by Marshal MacMahon, President of France. Britain respects the MacMahon award in favor of Portugal.
- 1889 Queen Victoria grants Rhodes a charter to establish the British South Africa Company (BSAC) for the development of the territory.
- 1889 Local chiefs in the north conclude the first of several agreements with the BSAC in return for British protection against the slave traders.
- 1890 A pioneer column of settlers arrives and hoists the British flag at Fort Salisbury. This was to eventually become the capital city of the territory.
- 1891 Britain, which has a long history in the fight against slavery, proclaims protectorates over the southern and eastern region.
- 1895 British and Indian troops under Harry Johnstone put an end to the slave trade in the eastern region.
- 1896 About 200 whites are killed in a Matebele rebellion which British troops cannot suppress. Rhodes walks unarmed into their stronghold and persuades them to lay down their arms.
- 1899 Britain proclaims a protectorate over the northern region which becomes Northern Rhodesia.

 The southern protectorate becomes a British colony under the name of Southern Rhodesia.

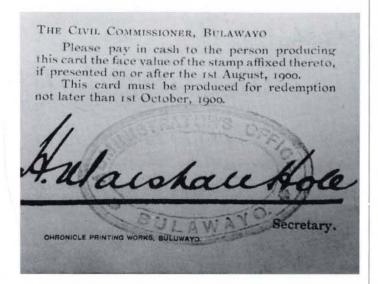
 The eastern protectorate becomes British Central Africa and later Nyasaland.
- 1899 The Anglo-Boer War starts in South Africa and lasts until 1902.
- 1900 The Boers, of Dutch descent, cut the British rail link from South Africa to the colonies, causing shortages and hardship in Rhodesia.
- 1902 Death of Rhodes.
- 1923 Southern Rhodesia becomes a self-governing British colony under white minority rule.
- 1924 Northern Rhodesia becomes a British crown (non-self-governing) colony.

THUMBNAIL SKETCH OF THE TRANSITION TO INDEPENDENCE

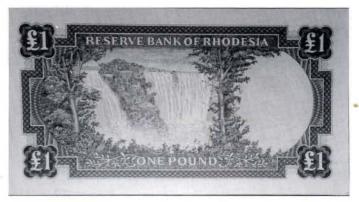
- 1963 The Central African Federation is disbanded by Britain.
- 1964 Northern Rhodesia becomes the independent Republic of Zambia which adopts a leading position as a frontline state in the conflict against the white minority governments in Southern Rhodesia and South Africa.
- 1964 Nyasaland becomes the independent republic of Malawi with close ties to South Africa.
- 1964 Southern Rhodesia remains a British colony under the name of Rhodesia.
- 1965 Rhodesia declares itself independent without British or international recognition.
- 1969 Rhodesia illegally breaks away from Britain and declares itself a republic.
- 1980 After 15 years of bush warfare and United Nations trade embargoes, Rhodesia becomes the legallyconstituted republic of Zimbabwe under a majority black government.

Commercial Bank Notes 1895

The first Legal Tender Regulations of Southern Rhodesia authorized the use of any notes issued by any bank in the Colony of the Cape of Good Hope. They were called Rhodesia issues, signifying their use in both of the Rhodesias.



The printed side of a Marshall Hole money card issued during the Anglo-Boer War in South Africa. The rubber stamp shows that they were issued in Bulawayo which is in Rhodesia.



The back of a Rhodesian note showing a view of the Victoria Falls

Dr. David Livingstone was the first European to set eyes on one of the most awesome natural sights in the world. The natives called it Mosioatunya which means "Thunder Smoke." They are more than twice as wide and twice as high as the Niagara Falls. Below the falls is the Kariba Dam which is one of the largest hydroelectric projects in the world. Its construction was partly financed by the copper-mining industry. This light switch to the Dark Continent is far larger and more ecologically friendly than the giant Aswan Dam built by Russia on the Nile River in Egypt.

Some hundreds of miles further downstream is the even larger Cabora Bassa Dam in Mozambique, built by the Portuguese with South African assistance. It has more then twice the electrical capacity of the Aswan Dam. Despite its immensity, this dam is not depicted on any paper money. This is probably because it became derelict after completion due to tribal warfare against the communist regime that took power when Mozambique won its independence.

Five South African banks issued notes for Rhodesia which are listed in Pick volume 1.

Emergency Money Issued During the Matebele Rebellion 1896

Temporary notes were printed to cover the short-term debts of the BSAC. This issue was almost completely redeemed and no known examples have survived. They are not listed in Pick.

H Marshall Hole Postage Stamp Money, Bulawayo 1900

During the Anglo-Boer War in South Africa, the Boers besieged the town of Mafeking and cut the British rail link to Rhodesia. To ease the resulting shortage of coins the BSAC issued temporary money cards with company postage stamps stuck on the back. These cards bore the signature of H Marshall Hole, the Secretary to the Civil Commissioner of Matebeleland. Their value was in accordance with the value of the affixed stamps which were in at least six denominations of 3 and 6 pence, 1, 2, 2/6 and 10 shillings.

These notes are incorrectly listed by Pick under South Africa. Pick lists four other denominations of 2 and 4 pence and 4 and 5 shillings which may have been issued because such stamp combinations were available.

Influence of John Campbell Gordon, Seventh Earl of Aberdeen and Governor General of Canada, on Canadian Paper Money

By Jack H. Fisher I.B.N.S. #421

What would a writer of mystery novels do with a set of facts in which a young man with an agenda desired the family title and position of Earl of Aberdeen with little hope of ever obtaining them because his grandfather, father and two older brothers were in line ahead of him? His becoming the Earl was about as probable as his being struck by lightning. The only possible way would be for his grandfather, father and brothers to die.

Individuals in history and fiction literally killed grandparents, parents, bothers and sister to achieve a coveted title and position. Such a situation brings forth all sorts of conjectures and suspicions when all of the individuals who possess, or are in line to possess, the title and position die in one manner or another, enabling the individual way down the line to ultimately achieve the highly desired title and position with all of the associated financial and other benefits. It would make any thinking individual suspicious.

When I learned that John Campbell Gordon became the seventh Earl of Aberdeen after the successive deaths of his grandfather, father and two older brothers within a short span of years, my curiosity about him really came on with full force. I had only known of him prior to this because his portrait appears on certain issues of the paper money of the Dominion of Canada.

I was born and lived most of my life in Michigan only about one hundred forty miles from the Canadian border and had the opportunity to visit Canada from childhood to the present. The paper money and coins of Canada fascinated me from early childhood as they were so different from those of the United States. I became and remain a collector and researcher of many aspects of the numismatics of Canada, including coins, tokens, medals, paper money and related material.

Portraits of the Earl of Aberdeen and the Countess of Aberdeen appear on the 1897 and 1898 \$1 notes issued by the Dominion of Canada. The Earl of Aberdeen had been the Governor General of Canada prior to and circa the issuance of these notes.

My first reaction to this story of how he became the seventh Earl of Aberdeen was that it sounded so far fetched that I doubted it was fact. Possibly his grandfather, father and two older brothers died in some type of common disaster such as a fire, explosion, sinking of a ship, hurricane, flood or in an epidemic? But each of these family members died separate deaths some time apart. Although all of the deaths were within a short span of approximately ten years, there was absolutely no connection or relationship among them.

John Campbell Gordon came from a very important family in England. His grandfather was George Hamilton Gordon, fourth Earl of Aberdeen, and the Prime Minister of England. George Hamilton Gordon died in 1860. John Campbell Gordon was born in Edinburgh on August 3, 1847 and was just thirteen years of age when his grandfather died. At the time of his birth he was the third and youngest son of George John James Hamilton Gordon and Mary Baillie Gordon. His father became the fifth Earl of Aberdeen in 1860. His mother, Mary Baillie Gordon, was the daughter of the well known, respected and politically affluent George Baillie. Thus, his family was politically influential on both the paternal and maternal branches.

His father was reported to be in excellent health when he became the fifth Earl of Aberdeen, but he died unexpectedly in 1864 of cause or causes not known to me. His middle bother died as a result of a freak rifle accident in 1868. His oldest bother wanted to see the world through the eyes of an ordinary seaman rather than as a member of a privileged class. He obtained employment under an assumed name in the American merchant marine. He lost his life after being washed overboard during a storm in 1870.

This sequence of deaths within a period of ten years enabled John Campbell Gordon to become the seventh Earl of Aberdeen at the young age of 24 years. He always had liberal views, and as a liberal was active in the House of Lords in attempting to institute these views and social-conscience programs into reality.

Prior to becoming Earl, he had developed deep concerns and

understanding for the problems of laborers, farmers, railway workers, merchant seamen and of the deaths and injuries suffered by them and the public as a result of the long hours worked to the point of exhaustion under poor-to-bad working conditions. These constituted problems of major concern to him years before, while he was still in his teens. He was quite vocal as a youth with the older members of his family, family friends, teachers and all who would listen to him.

There was little that he could do to correct these conditions in whole or in part. He was young and critical of established working conditions accepted by most of the older generation and those in political or economic power. He did his best without possessing any title or position, but he desired these to become more effective.

His status changed in a very material and political sense after he became the seventh Earl of Aberdeen. He was then in the House of Lords with the form and status to promote and institute programs to modify or correct these problems that so deeply concerned him.

He was so imbued with helping to improve conditions for working people that he instituted new programs for the farmers and laborers on his own vast estates. His holdings included almost 1000 houses on these estates, and he greatly improved living and working conditions for his own people. This included evening classes for farm servants, recreational facilities,

mother and child health and welfare programs and facilities, as well as promotion of cottage industries to increase income and self-sufficiency. He hoped other large land owners would follow his example as being right, both from the standpoint of social conscience, and as a way of increasing economic productivity.

His wife's appearance on these notes is also interesting. Lord Aberdeen married Isbel Maria Marjoribanks in 1877. She was the youngest daughter of Sir Dudley Coutts Marjoribanks. Her extensive liberal education, coupled with a strong sense of social responsibility, made her the ideal wife in all respects for Lord Aberdeen. They functioned as a team of two from the very start of their 57-year marriage, which was one of love, friendship and mutual respect. Their personal reference to themselves was ""WE TWA!" I can certainly identify with this in my own life and marriage with my very special Marian.

I found that I liked and respected him increasingly after learning more about him and his agenda. His career was followed by me on a step-by-step basis. It was fascinating to learn about a man and woman, born to privilege and luxury, who spent their lives in providing better lives for those in many countries who were not born to the advantages that each of them had from birth on throughout their lives. Collectors who really want to enjoy their \$1 1897 and 1898 Dominion of Canada notes to the utmost should

read and study the lives of these two people who appear on these notes. It helps restore some of the faith in people that is sometimes eroded or lost.

He was appointed Lord Lieutenant of Aberdeenshire, then accepted an appointment in 1886 to go to Dublin, Ireland as Lord Lieutenant. This was a dangerous assignment as there had been murders of English people there, plus ongoing violence. He did his best under difficult circumstances and attempted to assist in solving the multitude of problems that existed and arose in Dublin among the various factions. He had admirers and grateful individuals from all of the factions because he was ethical and honest in his dealing with everyone. He also was Lord Lieutenant of Ireland from 1905 to 1915, so he served in this position both before and after he was Governor General of Canada.

He was sent to Canada as Governor General in 1893 where he served until 1898. He and his wife were warm people and made friends in all economic and social levels in Canada. They expressed their views over and over again during their official life in Canada in their attempts to make life better for the working classes and the underprivileged. They also worked hard to try to maintain the best possible relations between Canada and England.

The Countess instituted a health service over the entire country of Canada by founding the Victorian





The seventh Earl of Aberdeen and Countess of Aberdeen as they appear on Canadian paper money of 1897-1898.

Order of Nurses in 1898. She was also instrumental in promoting the Red Cross and National Council of Women. She was a vigorous fighter for women to have equal rights with men in all areas of life. She was almost fifty years ahead of the equal rights for women movement.

On his retirement in 1915 he was advanced upward in the peerage as Marquess of Aberdeen. Many honorary degrees were conferred upon him by the University of Oxford, University of Aberdeen and other Canadian and United States universities. Lady Aberdeen also received many honors and degrees. These included the LL.D. degrees from Aberdeen University and Queens University. She was also one of the first women to be nominated a Justice of the Peace, which in her country was a position of importance at that time.

He died in 1934 and she died in 1939. He published his memoirs in 1925 with the title *WE TWA*. Her journals are in the Public Archives in Ottawa.

It is unfortunate that it required the deaths of his grandfather, father and two older brothers within a few years to enable him to become the seventh Earl of Aberdeen, but he and his wife utilized the title and position to accomplish so much for so many groups, causes and countries that no one could say any other family member subsequent to his grandfather could have made better use of the title. I greatly respect the Earl and Countess of Aberdeen for their accomplishments.

Canada honored them and their accomplishments in many ways, including putting their portraits on the 1897 and 1898 \$1 Dominion of Canada notes. The portrait of the Countess of Aberdeen is on the left of the center on the face and the Earl of Aberdeen portrait is on the right. The center of the face portrays

loggers working with logs on a river. A view of the Parliament Building is on the back of the note. The notes were printed by the American Bank Note Company in Ottawa with issue dates of July 1897 and March 1898.

These \$1 notes are listed in Standard Catalog of World Paper Money, Volume 2, Fifth Edition, by Albert Pick under CANADA as P22, P24 and P24A. The P22 was issued in July 1897 with the signature of J.M. Courtney and has valuations ranging from \$150 in Very Good condition to \$2700 in Uncirculated condition. The P24 and P24A are like P22 on the face of the notes, but the backs are quite different. The P24 has the word "ONE" on the back left and right, curved inward, with the early notes signed by J.M. Courtney and the later notes signed T.C. Boville. Each has similar values ranging from \$30 in Very Good condition to \$800 in Uncirculated condition.

Another reference source, The Charlton Standard Catalogue of Canadian Paper Money, 4th Edition, 1991 has information additional to that set forth in Pick and the catalog values are somewhat different. The collector using the Charlton Catalog is alerted to convert the estimated valuations in Charlton from Canadian funds to United States funds since it was printed in Canada primarily for use by collectors there. Also of substantial interest is that it portrays on the front cover the 1897-1898 \$1 Dominion of Canada notes with the portraits of the Earl and Countess of Aberdeen, which signifies the importance of these notes and the individuals honored by being portrayed on them.

The Charlton Catalog sets forth valuation of the 1897 \$1 in Very Good at \$100 and Uncirculated at \$4000. The 1898 Courtney signature 1898 "Ones Outward" Very Good condition at \$35 and Uncirculated at \$625 and Boville signature "Ones Outward" Very Good condition at \$35 and Uncirculated at \$625. It is my understanding that these are listed in Canadian funds.

These notes have varieties to satisfy the interests of the beginning and advanced collector. They are available in circulated grades at relatively reasonable prices for the collector of limited means, and the gem uncirculated notes are elusive and expensive, to satisfy the elements of pursuit and acquisition by the sophisticated and advanced collector with the resources to afford such notes.

The Earl and Countess lived full and productive lives. The study of their public and private lives, along with their unusual accomplishments should stimulate collectors to collect these notes with their portraits. Information about them imparts a separate and unique character to these 1897 and 1898 \$1 notes. Researching them and their lives provides me with greater appreciation for these notes in our paper money collection. I have taken the term and description "WE TWA" used by them to describe my wife, Marian, and myself, with proper recognition to them as the originators of the phrase. I really like it in that it says so much in two such small words.

Information concerning notes of the \$1 1897 and 1898 series with unusual serial numbers, pedigrees and/or additional history pertaining to the Earl and Countess is desired for my continuing research and future articles. Please transmit such information to Jack H. Fisher, 3123 Bronson Boulevard, Kalamazoo, Michigan 49008. Information so obtained will be shared with the numismatic-syngraphic community.

Music on World Paper Money

By Mohamad H. Hussein, I.B.N.S. # 6666

According to the latest edition of Merriam-Webster's Collegiate Dictionary, music is "the science or art of ordering tones or sounds in succession, in combination, and in temporal relationships to produce a composition having unity and continuity." This dry academic definition, however, restricts music to a dull mechanical activity. Pythagoras regarded music as a facet of the universal harmony; Schopenhauer considered music as the purest expression of the "absolute will;" Thomas Carlyle thought it to be the speech of angels; and to Khalil Gibran it is the "secret of being." More than mere organized sound, music is a mysterious form for humans to express their feelings to themselves, others, and even to the gods. Indeed, it is the infinite quality of music that renders incomplete any attempt to formulate a comprehensive definition.

The history of music is perhaps as old as human history itself. The earliest documented evidence of our musical origins, however, dates back 40,000 years to a palaeolithic scene from the cave of the Trois-Freres (Ariege) showing a man playing a musical instrument and dancing behind a troop of reindeer (Jacques Chailley, 1964). Ancient cultures of Egypt, China, Greece, Rome and many others used the

Brazil, 5000 Cruzeiros, ND (1992), Statue of C. Gomes and grand piano, Pick # 232.



powers of music in their religious ceremonies. Gradually, music lost its role solely as a holy activity. At present it functions as a universal language exploring all facets of human existence. From a technical vantage point, scholars in the field have categorized the different periods of developed human musical history into the following: Early Middle Ages (600-850), Romanesque (850-1150), Gothic (1150-1450), Renaissance (1450-1600), Baroque (1600-1750), Classical (1750-1825), Romantic (1825-1900), and Twentieth Century (1900present); each with its distinctive style.

Music has become a living and integral part of everyday life. Birthdays, graduations, weddings, funerals, holidays, victories, defeats, prayers, and virtually all aspects of daily life are accompanied and punctuated with musical expres-

sions. Every occasion has its own music, every community its own musical signature, and every country its national anthem. Music has the mysterious power of turning the common to extraordinary by transforming us beyond our physical senses to a higher level, even into the metaphysical. Many believe that music can bring rain, calm the sea, and assure good harvest. Some modern "scientists" surmise that music makes vegetables grow faster, cows produce more milk, and animals live happier. For centuries, snake charmers have employed music to control and dance with their deadly cobras, even though these snakes are deaf!

With its endless rhythms and harmonies, nature is the ultimate composer. The sound of waves, rain, wind and thunder is perhaps the greatest symphony of all. Humans make music on a much more





Poland, 5000 Zlotych, 1.6.1982, Chopin on face, polonaise music score on back, Pick # 150.

Country	Note (Denomination, Date)	Description /Pick #
Argentina	10 australes, ND (1985)	Military drummers on back /P.322
Austria	20 schilling, 2.1.1950	Joseph Hayden on face / P.130
Austria	1000 schilling, 2.1.1954	A. Bruckner on face, organ on back / P.135
Austria	100 schilling, 1.7.1960	J. Strauss on face / P.137
Austria	5000 schilling, 4.1.1988	Mozart on face, opera house on back /P.153
Bahamas	1 dollar, ND (1984)	Police band on back / P.43
Belgium	1000 francs, ND (1981-)	Gretry and viol on face, tuning forks and sound wave designs on back /P.73
Bolivia	1000 bolivianos, Law of 1945	Man with native horn on back /P.149
Brazil	500 cruzados, ND (1986)	H. Villa-Lobos on face and back / P.212
Brazil	5000 cruzeiros, ND (1992)	Grand piano on back / P.232
Burundi	50 francs, 1.10.1991	Native drummer on face/P.28
Cape Verde	100 escudos, 20.1.1989	Musicians and festival on back / P.57
China	10 yuan, 1942	Military trumpeter & Great Wall on face / P.245
China	10 cents, 1932	Large bell on face / P.558
Cook Islands	20 dollars, ND (1987)	Drum on back/P.S
Estonia	10 marka, 1919	Shepherd blowing a horn on face / P.46
Estonia	10 krooni, 1932	Shepherd blowing horn on face / P.65
Finland	100 markkaa, 1986	J. Sibelius on face / P.115
France	10 francs, 1972-79	H. Berlioz on face and back / P.83
France	20 francs, 1980-	C. Debussy on face / P.87
Germany	20 deutsche mark, 2.1.1980	Violin, bow and clarinet on back / P.39
Germany	100 deutsche mark, 2.1.1989	C. Schumann on face, piano on back / P.48
Hong Kong	1 dollar, 1.1.1923	Woman playing harp on back / P.171
Laos	5000 kip, ND (197S)	Musicians with instruments on back / P.19
Macedonia	10,000 denar, 1992	Musician and dancers on back / P.8
Madagascar	1000 francs, ND (1983)	Man playing flute on face / P.68
Morocco	10 dirhams, 1987/AH 1407	Arabic musical instrument (oud) on face / P.60
Nigeria	5 naira, ND (1979)	Native musicians on back /P.20
Norway	500 kroner, 1991	E. Grieg on face / P.44
Poland	5000 zlotych, 1982-88	Chopin on face, Polonaise music on back / P.150
Serbia	100 dinara, 1.5.1942	Shepherd-boy playing flute on face / P.30
Seychelles	10 rupees ND (9189)	Drummer and dancing people on face / P.32
Slovenia	200 tolarjev, 15.1.1992	I. Gallus on face, music scores on back / P.15
Sri Lanka	500 rupees, 1.1.1991	Native musicians and dancer on face/P.87
Singapore	2 dollars, ND (1992)	Trumpeter with procession on back / P.28

modest scale using their voices and contrivances of their own invention. Instruments used by contemporary musicians can be grouped into three main categories: stringed (e.g., lute, guitar, violin, harpsichord), wind (e.g., flute, bagpipe, accordion, harmonica, trumpet, horn), and percussion (e.g., bell, marimba, xylophone, piano, drums) instruments. Electrophones are devices that employ electricity to either amplify or produce tones. Music composers are a special breed of people with amazing abilities to capture human emotions and

express them through orchestrated sounds that transcend time and space. Many notable composers are hailed as national heroes for being able to express their peoples' emotions in a universal way. Indeed, a number of composers are giants in the record of collective human experience. As a form of art, music is perhaps the most accessible. Advents in modern communications have made it possible for virtually everyone to enjoy music at the touch of a button. More than literature, painting, sculpture, or

architecture, music is a form of art that is enjoyed by people from all walks of life. It freely crosses physical boundaries of space, language and time. Unlike other forms of durable art expression such as a sculpture or a painting, music is ephemeral in nature.

Many authorities around the world issue paper money notes depicting music related themes. Attention to the arts is generally considered an indication of a high level of cultural development. Musical subjects featured on paper



Morocco, 10 Dirhams, 1407 AH (1987), pillar and Arabic musical instrument (oud), Pick #60.



Bahamas, 1 Dollar, ND (1984), marching police band, Pick # 43.



Laos, 5000 Kip, ND (1975), musicians with instruments, Pick # 19.



Federal Republic of Germany, 20 Deutsche Mark, 2.1.1980, violin, bow and clarinet, Pick # 39.



Burundi, 50 Francs, 1.10.1991, native musician and drums, Pick # 28.



Seychelles, 10 Rupees, ND (1989), Drummer and local people dancing, Pick # 32.





Italy, 1000 Lire, 30 May 1981, Giuseppi Verdi (1813-1901), Pick # 75.





Slovenia, 200 Tolarjev, 15.1.1992, Iacobus Gallus (1550-1591), Pick # 15.





Brazil, 500 Cruzados, ND (1986), Villa Lobos conducting, Pick # 212.



Austria, 100 Schilling, 1.7.1960, Johann Strauss (1825-1899), Pick #137.

money express cultural aspects intimately associated with daily life.

Music related themes depicted on paper money include musical

scores, instruments, famous composers, and common people playing music for different occasions. The figures accompanying this article present a sample of world paper money depicting "music" with its various aspects. The table lists notes with musical themes from various countries. Although extensive, this list is by no means complete. All notes are referenced to the Seventh Edition of the Standard Catalog of World Paper Money (Pick, 1994). From a collector's perspective,

world paper money depicting "music" offers a challenging, interesting and enriching field of collecting and study.

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Pick, Albert, Standard Catalog of World Paper Money, Volume Two— General Issues, Krause Publications, Inc., Iola, Wisconsin, USA, 1994, 1280 pages.

Eight Unsolved Bank Note Mysteries

By Steve Feller, I.B.N.S. # 4195

I'm sure that there are numerous mysterious notes in the collections of many of the readers of this article. There are two goals for this article then: the first is to stimulate people to examine their own collections for unknown items and the second is to seek help in understanding the mysterious notes in my own collection. These items are listed in no particular order and are representative of some of the unknown notes in my collection. Of course, they represent a bias towards my collecting interests. Please forward information to me if you have it and I will share this with fellow members of the I.B.N.S. at a future date.

A. Rijksbureau Voor Metalen: Belgium, the Netherlands, or Both?

The illustrated notes are clearly a scrip issue from World War II. These notes appear to be denominated in kilograms of steel. How were they used? Why were there two apparently related issues: one overprinted for Belgium and the other for the Netherlands?

B. Unissued Back Design of the 1 Zloty Notes of 1940 and 1941 for the German Occupation of Poland

Shown at the top of page 21 are an uncut and uniface pair of back designs along with the regular issue

1995 SHOW SCHEDULE

Maastricht April 1-2

Memphis, Tennessee June 16-18

ANA at Anaheim California August 16-20

London Congress October 7-8

St. Louis, Missouri October 27-29



500 kilograms of steel scrip note, Belgium.



1,000 kilograms of steel scrip note, Netherlands.





Back of regular issue 1 zloty occupation note, 1941.



Unissued back design of occupation money for Poland, 1 zloty.

note of 1941 for comparison. Apparently, the uniface pair was unissued by the German authorities in the Generalgouvernement part of Poland. After the invasion of Poland, which commenced 1 September 1939, Germany and the Soviet Union trisected the country. Germany incorporated the western third into the Third Reich while running an occupation government "The Generalgouvernement" in the central third. Apparently, this trial design

1 zloty.

was prepared with the regular issue notes but not issued. Why? Are

there other trial designs out there also? How about other denominations?

C. Perhaps the Last German Lottery Ticket of World War II?

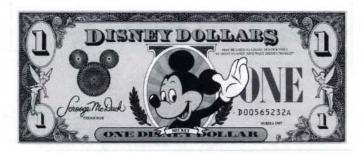
Here is a lottery ticket for the drawing (first class) to be held in the last week of April 1945. This was in the siege period when the Soviet army was literally crushing Berlin into submission. Was this lottery held? Was it paid off? How did it work?

D. Disney Dollars of 1987 and 1994.

As part of a clever marketing strategy by the Walt Disney Com-



German lottery ticket of 24 and 25 April 1945.



1987 1 Disney dollar.



1994 1 Disney dollar.





Close up of the Disney dollars.

pany 1, 5, and 10 dollar notes are available at the theme parks run by Disney as well as at the company's retail outlets (the Disney Stores). These notes are spendable at these locations. A close examination of the two one–dollar notes dated 1987 and 1994 shows some curious inscription changes. On the 1987 note the following is engraved:

"MAY BE USED AS LEGAL TENDER ONLY AT DISNEYLAND AND WALT DISNEY WORLD."

However on the 1994 note one finds:

"MAY BE USED AS LEGAL TENDER ONLY AT DISNEYLAND PARK, DISNEYLAND HOTEL, WALT DISNEY WORLD RESORT AND THE DISNEY STORE (U.S.A.

& PUERTO RICO)."

Below this is found a smaller ONE than on the 1987 version and another inscription, not found on the 1987 note, below that:

"Disney Dollars may be spent or collected and saved as souvenirs and are redeemable at any time before or after any period of inactivity."

The enhanced first inscription on the series 1994 notes makes sense in terms of the expansion of the Disney empire. The second and new inscription is a bit strange. Why is it



5 pfennig Diedenhofen scrip.



20 lire Cremona note with Star of David.

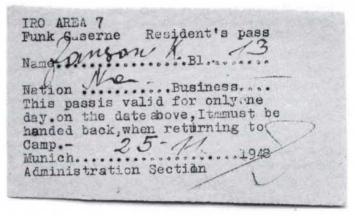
An die Jüdische Küche
Wien II, Malzgasse 16

Gilt für 1 (ein) Mittagessen

THE JEWISHAGENGY FOR ISRAEL

JEWISHAGENGY FOR ISRAEL

Meal coupon issued by Jewish Agency for Israel. onto the face of each note. Also the notes are unsigned by the camp commandant. According to an article by Yasha Beresiner (*The Shekel*, September—October 1982) genuine circulated notes without the Star of David are known from this camp with the signature of the camp commandant. Were the notes with the Star of David only issued to Jewish residents of the camp? Are



IRO pass for Funk Cuserne.

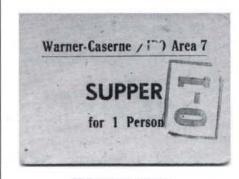
on the note and what is it really trying to say? Is this really needed? Is this some effort to discourage redemption of the note?

E. Diedenhofen/Westmark, Germany? France? scrip issues from Rochling sche Eisen-u. Stahlwerke G.m.b.H.

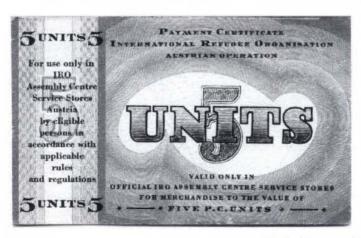
These cardboard issues appeared a few years ago from a dealer in New England who said that the notes were obtained from flea markets held in Europe. Are they real? Why were they issued? Was there a work (steelworks?) camp located at Diedenhofen?

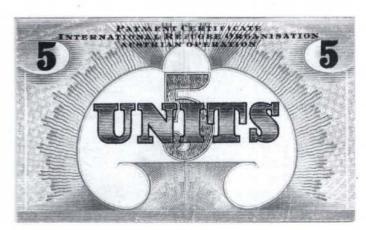
F. Cremona (Italy) Civilian Internment Notes

These are part of a larger (some say spurious?) issue of internment camp notes from Italy. What makes these notes distinctive is incorporation of an overprinted Star of David



IRO supper coupon.





Face and back of IRO 5 units note (Austrian Operations).

these a modern day fantasy issue based on the genuine article?

G. The Jewish Agency for Israel, Lunch Ticket, Vienna

The inscription on the coupon is a clue that this was issued on or after May 15, 1948. Before that time, which dates the establishment of the State of Israel the organization was known as the Jewish Agency for Palestine. This coupon was issued at the kitchen located at Malzgasse 16 in Vienna. That is all I know of the item. Does anyone know more?

H. Various IRO Issues

The first item below, an International Refugee Organization (IRO), Austrian Operations Camp Note for 5 Units, has been reported by Albert Pick and Carl Siemsen in Das Lagergeld der Konzentrations und D.P.-Lager 1933-1947 as well as by Lance Campbell in his Prisoner of War and Concentration Camp Money of the Twentieth Century although little information is apparently known about the notes. The other illustrated note is unreported to my knowledge. It is apparently a meal ticket for use in IRO Area 7 (Warner-Caserne). The International Refugee Organization was the successor organization to UNRRA (the United Nations Relief and Rehabilitation Administration). The accompanying IRO camp resident's pass gives a possible date of 1948 for the meal scrip (the pass is dated 25-II-1948). Does anyone know anything about this?

It is my hope that these mysteries, some fun and some serious, will stimulate a response among the readership. I, for one, look forward to learning more about these notes. Please send information to: Steve Feller, Physics Department, Coe College, Cedar Rapids, IA, 42402 USA or FAX (319) 399–8748 (please mark to my attention) or E-mail to SFELLER@COE.EDU.

British India Uniface Bank Notes

By Rointon H. Andhyarujina, I.B.N.S. LM# 57

Probably no other country has such a plethora of dates among uniface notes as does India. Collecting British Indian uniface notes has given me immense pleasure over the years. I do not see any reason why you should be left behind.

By U.S. standards, almost all pre-1925 Indian notes are underpriced. I would attribute this to the sluggish attitude of people alien to India towards Indian bank notes. British colonial notes of Mombasa, Straits Settlements and Hong Kong are hot property. However, British India is a field not at all tapped to its full potential. My tip is to start paying keen interest to Indian unifaces. You will never regret your decision ten years from now.

India is one country where unifaces started way back in 1861 and stretched right through 1925, give or take a year. Today I am 45 years old. Let me take you back to the year 1970. I bought my first uniface five-rupee note in fine condition with Gubbay's signature for Rs. 40 (equivalent to 1.35 dollars). At about the same time I bought an East Africa (Mombasa) uniface fiverupee offering for the same amount. Today the Indian note would fetch around Rs. 1000, whereas the Mombasa one around Rs. 10,000. This reveals how backward the Indian uniface market is in contrast to its East African counterpart.

In the first decade of this century, East Africa was flooded with Indians who had gone there to do business. Two of my ancestors also had their roots in Mombasa. So, many bank notes of East Africa were brought back to India by returning Indians. As late as 1986, I came across at least ten East Africa unifaces in the five-

and ten-rupee denominations, which should be a pointer that they were not that scarce so many years back.

Most collectors are kind of kinky and I am no exception. I loathe collecting specimens and notes in large denominations. Indian uniface notes came in denominations of Rs. 5, 10, 20. 50, 100, 500, 1000 and even 10,000. The large denominations of 500, 1000 and 10,000 have never appeared attractive to me, as these notes were generally used for bank settlement purposes. They were hardly ever used in day-to-day transactions which conflicts with the very purpose of my collection, which consists of notes which have at some time seen actual circulation. Well, well, each one to his/her madness.

The five- and ten-rupee denomination uniface notes formed the crux of many a collection, and why not? My dad, who is 85 years old, tells me that as a young man of 15 or 16, he distinctly remembers his father receiving money orders in the form of these notes and hardly ever recollects bigger denominations. India was exceptionally cheap in those days. For between 5 and 10 rupees, you could get lots of things. A middle class person hardly ever came across a fifty- or hundredrupee note; nor in the ordinary course did he ever find the need of a bigger denomination note. Little wonder then that the five- and tenrupee denomination notes, especially the red-underprint post-1910 notes, are still available quite cheaply by international standards.

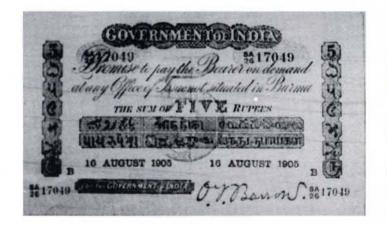
This is not to say that the five- and ten-rupee denomination notes are not scarce. Far from it. Notes bearing the dates 1906 and earlier came in green underprint. These are really

hard to get. The first known example among the early dates is a fiver bearing the date 19-1-1872. This was an Allahabad/Calcutta issue bearing Edward A. Harrison's signature. It is cataloged at 250 dollars in fine, which according to my most humble estimate, is a cinch for any lucky buyer. I have seen just three notes (all in good or marginally better condition) in 24 years of collecting which bears testimony to their scarcity. So, keep your eyes open. I have three of these bearing the dates 1899-1902. These are not all that hard to come by, but still quite collectible.

At this juncture, it would be pertinent to point out that between 1905-1907 there was a black and pink 5-rupee issue bearing the additional clause At Any Office Of Issue Not Situated in Burma. (See illustration.) This is a real teaser among the red-underprint notes. It is any early issue just a month outside the initial known date. Notes with the additional Burma clause came only in the five-rupee denomination. I was offered only Rs. 5000 for this note recently which belies its true scarcity. Here is a note, quite underpriced, with lots of investment potential.

Notes bearing the signature of I. L. Sundrayton and Hugh Sandeman of the ten-rupee denomination are quite rare. I have seen just one note in all these years. Most of the other green underprints can be had easily, albeit expensively. For around 50 dollars, you can get practically all red-underprint tenners in fine condition and even better. No, that sure is cheap for a pre-1925 uniface note. So, are you listening?

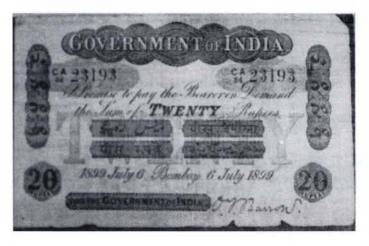
Among the smaller denominations, the twenty-rupee note is also a real teaser. This was issued only between 1899 and 1906, a short span for any issue. (See illustration.) The date is 6th July 1899, which as cataloged is only a day later that the



Left: The hard-to-get five rupee note with the extra legend, "NOT SITUATED IN BURMA." Much scarcer than catalogued. Again, one of my early unifaces.

Lower Left: Initial Issue...the twenty rupee denomination among unifaces made its entry in July 1899. My note is one of the front-runners, hence scarce.

Lower Right: The apple of my uniface notes. Most fifty rupee notes came in the Georgian period 1913-1922. Mine is predated eight years. Hence, scarce.





earliest known date viz. 5-7-1899. This, along with a note that I will discuss later, is the apple of my collection.

The twenty-rupee notes bore one of these signatures: O.T. Barrow, F.C. Harrison, W.H. Michael and A.F. Cox. All notes are worth collecting and even in India are very hard to get; for your notebooks please.

A few years back I wrote an article for the *I.B.N.S. Journal* titled "India's Elusive Fifty Rupee Bank notes" (Volume 29, No. 3). In it I stressed that among the smaller denomination notes of British India, the fifty-rupee ones stand out admirably, like shining stars. I dote on a fifty-rupee note, which I purchased five years back, because it bears an Edwardian date, 19-9-1905, which predates the cataloged notes by eight years. I am quite infatuated

by this note as it is the only greenunderprint note I have seen. All the other notes bearing the date 1913-1922 came in red underprint. My note is Harrison signed and has a lot of pen scribble over it. Remember, this denomination is very scarce and hence collectible.

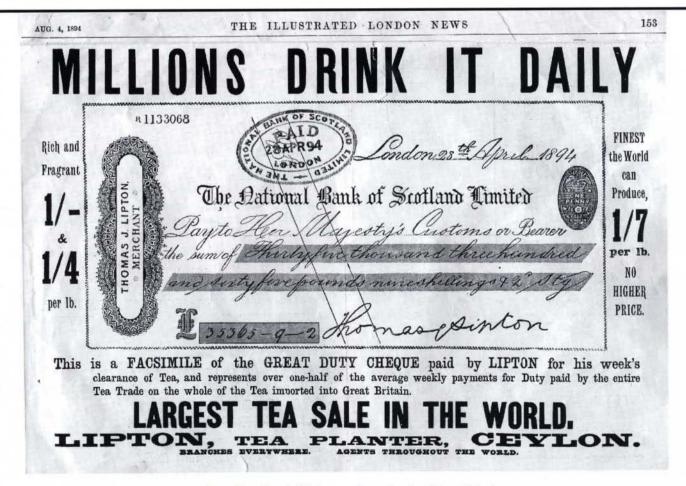
All hundred-rupee uniface notes of British India came in green underprint. They are not half as difficult to get as their fifty-rupee counterparts. My earliest note dates back to October 1900. For people looking for real teasers, I recommend looking for the fifty-rupee notes and not the hundred-rupee ones.

Though my interest wanes at the century mark, it is pertinent to point out that the five hundred-rupee denomination is perhaps the ultimate in scarcity, in fact, even to the point of rarity. I have seen only one note

bearing H. Denning's signature in my 24 years in this hobby, which speaks volumes of the rarity.

The thousand-rupee note is not all that scarce. I have come across four of them, but as big denominations do not attract me, I do not think it worthwhile to spend time, money and energy on these. I have never seen the ten thousand-rupee note, so I cannot pronounce any judgement, but it is safe to assume that it is rare.

When all is said and done, most British India unifaces are underpriced. They are good pick ups in today's sluggish market. Don't say I never warned you. Start taking an interest, a keen one at that, NOW. Mark my words, you will have no cause to complain.



Your editor found this in an antique shop in Galena, Illinois.

USSR—The 15 Independent Republics (1990-3) A Numismatic Overview

By Dan Diaczun, I.B.N.S. #3800

Ever since the breakup of the USSR in 1990-2, the 15 republics have joined in alliances or broken completely from "mother" Russia.

The Baltic republics of Estonia, Latvia and Lithuania were the first to declare independence. Many other republics joined together to become the Commonwealth of Independent States. The C.I.S., as it was called, was formed in December 1991 and set up in January 1992.

Ten republics joined with Russia as their "leader" and adopted the C.I.S. ruble. The independent states all wanted to create their own currencies, but with "limited" resources were slow to adopt their choices. Many bank notes that were issued were actually just coupons which were to introduce a new currency until regular notes were issued. Most of the coupons and bank notes were valued equivalent with the USSR-C.I.S. ruble. Four independent republics in 1991 issued their own currency with corresponding bank notes. The four countries included Belarus, Estonia, Lithuania and the Ukraine. Their new currencies and bank notes issued in 1991 are listed below.

Russia also printed a new issue of

Ukraine

	1992 NEW ISSUES			
Azerbaijan	(manat)	NO DATE	1/10/250	
Belarus	(rubelei)	DATED	.5/1/3/5/10/25/50/100/200/500	
Estonia	(kroon)	DATED	1/2/10/25/100	
Latvia "	(rublis)	NO DATE DATE	1/5/20/50/200/500 2/10	
	(lat)	DATED	5/10/20	
Lithuania	(talonas)	DATED	1/10/50/100/200/500	
Moldova	(lei-coupon)	DATED	1/10/20/50/200/500	
Russia	(C.I.S. ruble)	DATED	50/200/500/1000/5000/10000	
Ukraine	(karbovanez- coupon)	DATED	100/200/500/1000	
Uzbekistan "	(sum)	DATED	1/3/5/10/25/50/100/200/500 1000/5000/10000	

bank notes in 1991 for the C.I.S. This was the first design change since 1961, when the notes issued ranged from 1 ruble to 100 rubles. The new notes were very similar with minor changes and improved color. With the issuing of the new 50- and 100-ruble notes in 1991, Russia demonetized the 50 and 100 rubles of 1961 with much dissention from its people. Meanwhile, inflation started to increase in 1991 to 200%. In late 1992 the annual inflation rate was

around 2000%.

The independent states using the C.I.S. ruble included Armenia, Azerbaijan, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Russia, Tadzhikistan, Turkmenistan and Uzbekistan. In 1992 and 1993 these countries started to break the bonds of the old USSR. The following countries issued bank notes in 1992 (see above).

In 1993 Russia finally introduced its own bank notes without any reference to its connection to the USSR. These bank notes displayed the Russian flag with its colors of red, white and blue. Lenin's picture was finally removed from these issues. Annual inflation was about 900%. Six more countries issued their own currencies in 1993, leaving only Tadzhikstan yet to issue bank notes or coupons.

1991 NEW ISSUES

 Belarus
 (rubelei-coupon)
 DATED
 20/50/75/100/200/300/500

 Estonia
 (kroon)
 DATED
 5/10/25/100/500

 Lithuania
 (olympic type-litauru).1/.5/1/2/5/10/50 (talonas-coupon)
 DATED
 1/.2/.5/1/3/5/10/25/50/100

(karbovanez-coupon) DATED 1/3/5/10/25/50/100

Russia- (C.I.S. ruble) DATED 1/3/5/10/50/100/200/

USSR 500/1000

Writer's Notes:

1. Most independent republics ran into inflation trouble when USSR-Russia

1993 NEW ISSUES			
Armenia	(dram)	DATED	10/25/50/100/200
Azerbaijan	(manat)	NO DATE	1/5/10/50/100/500/1000
Georgia	(lari-coupon)	NO DATE	1/3/5/10/50/100/500/1000/3000 5000/10000/20000
	(lari)	DATED	250/2000/3000/25000/50000
Kazakhstan	(tyin-coupon) (tenge)	DATED DATED	1/2/5/10/20/50 1/3/5/10/20/50/100
Kyrgyzstan	(tujun) (com)	NO DATE NO DATE	1/10/50 1/5/20
Latvia	(lat)		Bank notes???
Lithuania	(talonas) (litu) (litas)	DATED DATED DATED	200/500 1991 10/20/50/100 2/5
Moldova	(lei)	DATED	1/5/10/20/1000/5000
Russia "	(Russ. ruble)	DATED	100/200/500/1000/5000/10000 50000/100000
Turkmenistan	(manat)	DATED	1/5
Ukraine	(karbovanez- coupon)	DATED	2000/5000/10000/20000/50000 100000
Uzbekistan "	(tiyun-coupon)	DATED	1/3/5/10/25/50/100/200/500 1000/10000

- experienced inflation difficulties. The reason for this was the close economic and interchange of USSR-C.I.S. ruble with the other republics and their currencies.
- 2. Estonia managed to reduce its inflation with sound financial moves and by pegging its currency to the German mark.
- 3. Ukraine suffered greater inflation in 1993 than Russia (9000%) and its currency became significantly less valuable.
- 4. With inflation many notes lose their value very quickly and can be a bonanza to collectors who can usually pick up these notes at very reasonable prices.
- 5. Because the former USSR republics use different symbols for their letters, the monetary values may be spelled differently.
- 6. Any help with any changes or corrections will be greatly appreciated and a corrected copy will be sent your way.

INFORMATION SOURCES:

MRI Bankers Guide-1992

Bank Note Reporter (various)

News magazines (various)

Price lists from R. Gatto, W. Henderson, M. Knabe

R. Tamutis in Lithuania, and G. Ziaunys in Lithuania

INTERNATIONAL BANK NOTE SOCIETY

COMBINED ACCOUNTS COMBINED ACCOUNTS (December 1993) December 1994 General fund, US (Joseph E. Boling)\$39,659.91 General fund, US (Joseph E. Boling)......\$46,405.74 including advance postage fund (Racine, \$2250) including advance postage fund (Racine, \$2500) General fund, UK (Sally Thowney) (£7979.94) General fund, UK (Sally Thowney) (£3436.41) sterling rate: £1 = \$1.60 5498.26 Restricted funds: Restricted funds: Ted Uhl memorial fund (Boling) 1396.76 Chinese Banknote Collectors' Soc fund (Boling) 1108.43 Auction fund, US (Robert Brooks) 5888.64 TOTAL \$107,209.12

Transdniester Moldavian Republic

By M. Istomin, I.B.N.S. #6811

On September 2, 1994 the peoples of the Transdniester Moldavian Republic marked the fourth anniversary of the formation of their State. Actually this was like a joke before Moldavia declared its independence in August 1991. Then it became serious and, finally, in summer 1992 an armed conflict broke out between Moldavia and the unrecognized republic after a provocation in Bendery.

It could not fail to happen. The main reason seems to be an enormous wish of the leadership of the newly formed states for independence and freedom, on the one hand, and complete lack of desire of giving freedom to others, on the other hand. Hundreds of people died in Bendery and Doubossary.

After negotiations conducted with Russian participation, Moldavia promised not to use force to reestablish its territorial integrity. Russian peacekeepers came to the area to separate the fighting parties. These troops came from the Russian 14th Army positioned there. Actually, although it is called the "Russian" Army, more than half of its personnel are local inhabitants (with different percentages of soldiers, officers and warrant officers). So it is quite natural that these people remained at home when the Army was withdrawn to Russia according to the demands of Moldavia. It was a withdrawal of headquarters, no doubt about it. (By the way, the 14th Russian Army is commanded by General Lebed, a man who is very popular among Russian officers.)

Now the unrecognized republic possessed all the characteristics of a state. It even had its own army, the Guards of Transdniestria. The situation seemed unsolvable. The people in the area would never accept Moldavian sovereignty. This

was clear to everybody except the Moldavia government. How can one adjust the principle of territorial integrity with democracy, a wish of the people to live as they want? The world has already answered this question: negotiations, negotiations and negotiations. It means that the Transdniester Moldavian Republic will exist as long as the people living there wish it. Is it good or bad? There can be no universal answer. Economically Transdniestria is stronger than Moldavia, but at present the situation seems to be better in Kishinev due to enormous financial injections of the IMF. Transdniestria is not recognized and hence has no possibility of contracting a debt.

Historically the area under discussion has never belonged to the original Moldavia lands. The scarcely-populated territories on the left bank of the river Dnestr (Dneister) were conquered by the Russian Army from the Turks at the end of the 18th century. In 1792 the Russian general, A. Souvorov, founded the town of Tiraspol, now the capital of the self-styled republic ("Tyras"-the name of the river Dnestr and "polis"—city in old Greek). The statue of Souvorov on horseback is depicted on the new Transdniestria notes. After a short war with the Turks in 1812, Bessarabia (presently Moldavia and some areas now belonging to the Ukraine) became a part of the Russian Empire. At the beginning of 1918, in the tumult and disorders of the civil war, Bessarabia was taken by Romanian troops and included in its territory. In October 1924 the Moldavian Autonomous Soviet Socialist Republic was formed on the left side of Dnestr just to show the world that Stalin had not rejected the idea of including Bessarabia into the USSR. In 1940, with tacit approval of Hitler Germany, the USSR demanded the withdrawal of Romania from Bessarabia and they had to obey quickly. Bessarabia passed to the Soviet Union. As a result, the above Moldavian ASSR (partially) had to be included into the Moldavian Soviet Socialist Republic for the situation to look like unification of the Moldavian lands. During the Great Patriotic War, the territory was under the control of the Romanian authorities. After liberation the status quo was preserved. Nobody ever thought that such sweeping changes as the breakup of the Soviet Union could come. They have come and as a result many new states were formed.

The population of Transdniestria is constituted of Russians, Moldavians and Ukrainians in approximately equal proportions. Three languages have been declared official, but the Moldavian language functions with the Russian alphabet. (In Moldavia, the Latin alphabet is used.) In Tiraspol itself Russian is spoken, the official signboards being in Russian and Moldavian. There are around one million inhabitants in Transdniestria,

After the events of August 1991, the ex-Soviet republics started to construct statehoods of their own. Up to now all of them (except Tadzhikistan) have already introduced new currencies. In this connection the Transdniester Moldavian Republic faced enormous difficulties. Moldavia introduced its currency, the leu, on December 1, 1993 which was preceded by the Moldavian coupon. Russian rubles of 1961, 1991 and 1992 were used in Transdniestria up to January 1994. Since January 24,

1994 the government has found a way out of the situation. Stamps of different denominations were stuck on the Soviet (Russian) notes of 1961, 1991 and 1992.

- 1. 10R., P. 233 and P. 240 (Relatively rare, as after introduction they soon dropped sticking on the stamp because it was not worthwhile. They were used without stamps.)
- 2. 25R., P. 234
- 3. 50R., P. 241 and P. 247
- 4. 100R., P. 242 and P. 243
- 5. 200R., P. 244 and P. 248
- 6. 500R., P. 245 and P. 249
- 7. 1000R., P. 246 and P. 250
- 8. 5000R., P. 251
- 9. 10000R., P.252

In summer 1994 acute cash problems appeared and the bank decided to stick stamps of 5000 on the available notes of 5R (P.224 and P. 239). The required notes of 5000 and 10,000 were obtained only immediately before the introduction of the new currency coupon. On August 22, 1994 a new Transdniestria currency coupon was introduced. (The Transdniestria ruble coupon is the only currency on the territory of the former USSR which does not fit into the pattern of "former Soviet republic-separate currency.") There are the following notes: 50R., 100R., 200R., 500R. and 1000R. They functioned together with the old Russian notes up to October 1, 1994. According to rumor, the notes were printed in Russia in 1993 and could be brought to Tiraspol only after serious political changes in Russia and the Ukraine after elections there.

Only now do the Tiraspol banks have full-right corresponding accounts in Russian banks so that their companies can buy and sell on the Russian market, and this is no less important that the introduction of its own paper money.

The peoples of Transdniestria connect their prosperity in the future with economic reforms, new currency, respect of human rights and political independence.

I.B.N.S. Board & Directors Meeting held at The Great Western Royal Hotel

London. 9th October 94

The meeting opened at 9.06 a.m. in the Dorset Room at the above hotel, venue of the London Congress 94.

The meeting was chaired by 1st vice President Jos Eijsermans. Jos conveyed President Lance Campbell's apologies for his absence and commented that Lance knew of no urgent new business which needed to be addressed.

1) Letter from Lance Campbell requesting Milan Alusic to let Jos know of any new life members to be ratified at the London meeting.

Milan sent a fax to Jos stating 7 persons desiring to be life members.

Colin Narbeth questioned the fact that a prospective life member does not have to be an annual paying member first. Michael Turner mentioned that his makes it difficulty to judge the character of the person. Sally Thowney suggested names & details of prospective life members be mentioned in the quarterly newsletter giving all members a chance to comment on the character of the person.

Jos Eijsermans commented that all 7 persons mentioned in Milan Alusic's fax were already in the September 94 Directory, so why were we even discussing them, as all members receiving the new directory will assume they are life members no matter what we decided—also 2 persons had already been approved at Memphis.

Milt Blackburn proposed that Rajesh Kumar Lodha & Armen Youseffi were of good character and should be accepted as life members and this was seconded by Colin Narbeth.

Colin Narbeth proposed that Jos ask 2nd vice President Weldon Burson to investigate the confusion of the life member procedure pending the next board meeting in Maastricht and this was seconded by Michael Turner.

2) Zeljko Stojanovic requested I.B.N.S. to help finance the publication of his book Papirni Novac—Slavia.

Milt Blackburn proposed rejection, as it was suggested that Zeljko Stojanovic did not go through the correct procedure and that the book was too highly specialized and this was seconded by Roy Spick.

3) Colin Narbeth mentioned the unfortunate situation that Article IV. section 1 of the constitution causes, re- all elected Directors must step down after 2 years and proposed that the constitution is changed to state that if after the 2 year period the director in question is democratically elect again they should be able to keep the position as this would stop us losing experienced and valuable members of the board of directors.

Jos suggested this should be raised at the next meeting. With no further business the meeting was closed at 9.51 a.m.

Minutes recorded & submitted by

Assist.Sec/Treasurer Sally Thowney. Sally Thowney 36 B Dartmouth Park Hill Tufnell Park London NW5 1HN England.

Kirkwood & Sons—Copper-Plate Engravers

By Peter Symes, I.B.N.S. #4245

Collectors of Scottish bank notes who are fortunate enough to come across bank notes from the late 18th or early 19th century may care to take a close look and see if they can locate an engraver's imprint. If you do locate one, there is every chance that the name "Kirkwood" will be apparent. This likelihood occurs because members of the Kirkwood family were the dominant engravers of bank note plates in Scotland between 1782 and 1830.

Of all new bank notes issued between 1782 and 1830 (as listed by James Douglas), one third of them were engraved—or designed and engraved—by members of the Kirkwood family. As well as producing bank notes, the family was also responsible for manufacturing globes of the world and for engraving maps, plans, and bookplates.

With their dominance in the production of Scottish bank notes, it is rather surprising that little is known about the family and little

recognition given to their work. To illustrate their lack of recognition we need go no further than the *Three Banks Review* (No.68, December 1965) published by The Royal Bank of Scotland, in which we find the following quote from an article entitled "The note issue of The Royal Bank of Scotland—Part II":

"The engraving of the [bank note] plates was in the hands of London engravers until 1826 when it was undertaken by the noted Edinburgh engraver, W. H. Lizars."

Obviously the author was unaware that all issues of The Royal Bank of Scotland from 1797 to 1813 were printed from copper-plates engraved by "Kirkwood & Son."

When information can be found about the family it is often inaccurate—Lister (1984) recognises James and Robert Kirkwood, Tooley (1979) lists James, John, and Robert, and Douglas (1975) gives all credit to Robert Kirkwood. The confusion is brought about for several reasons—

various reference works inaccurately quote other works, several generations of Kirkwoods used the same names, and for some time "James Kirkwood & Son" operated in Dublin as well as Edinburgh.

To add to the confusion there are many different signatures used by members of the family on their engravings. Whilst some can be easily attributed, most are not easy. Engravings are predominantly signed "Kirkwood" or "Kirkwood & Son(s)," and while it is impossible to attribute these works, most authorities attribute these to James Kirkwood senior or Robert Kirkwood senior (these attributions usually being by guesswork). There are some engravings signed "J. Kirkwood," but since there were three James Kirkwoods, and one John Kirkwood it is difficult to know whose signature it is. (The Kirkwoods did employ apprentices, and in many cases the signature—or imprint-was often that of the business rather than of the individual engraver.)

The correct list of family members (as far as we will concern ourselves) is:



Dumfries Commercial Bank—one guinea (1805)



Dumfries Commercial Bank—one guinea (1808). This one has the vignette.



The Falkirk Union Bank—one guinea

James Kirkwood (c.1745-1827)

his son Robert Kirkwood (1774-1818)

and the sons of Robert—
Robert Kirkwood junior (1798-1843),
John Kirkwood (1801-1852),
James Kirkwood (b.1802),
Alexander Kirkwood (1804-1879), and
Harry Ashby Kirkwood (b.1806).

There were a number of other members of the family, but these are the principal participants in the family business of engraving and printing. The story of the Kirkwood family begins with James Kirkwood who was born circa 1745 and married Christian Anderson in Perth (Scotland) in 1771; which was also the year he was licensed as a clock and watchmaker (NRAS, 1973). The earliest reference to his engraving is a "Plan of the Town of Perth" executed in 1774 (Bushnell, 1949 page 28), and whilst this early reference to his work as an engraver confirms his activity in this field, he still describes himself as "Watch-

maker" when having his children's baptisms registered from 1772 to 1782. (The engraver's art was a skill required by the proficient watchmaker.)

It would seem that James Kirkwood's business developed quite successfully in Perth over a number of years, and some of the clocks he manufactured are still extant (NRAS 1973). However in 1786 he left Perth and set up business as an engraver in Edinburghoperating from an address in Parliament Close. Tradition has it that the move to Edinburgh was undertaken at the prompting of Sir William Forbes—one of the great Scotsmen of his time and certainly the foremost private banker. His firm of "Sir William Forbes James Hunter & Co." was the dominant private bank in Scotland, and following his death in 1806 was run by his sons William, George, and Charles until its "junction" with the Glasgow Union Bank in 1838—prior to their full merger in 1843.

It was for the firm of Sir William Forbes James Hunter & Co. that James Kirkwood first supplied engraved copper-plates for the printing of bank notes—this being for the 1782 issues of one guinea and



The Renfrewshire Banking Company—one guinea (1818).



A contemporary forgery of the Renfrewshire Banking Company—one guinea.





The East Lothian Banking Company—five pounds (1821).

The East Lothian Banking Company—one pound (1821).

five pounds. The tradition that it was Sir William Forbes' suggestion for James to move to Edinburgh is supported both by James Kirkwood's first work being done for Sir William's bank, and by the loyalty the bank showed him and his sons in continuing to give them the bank's business for many years.

Sir William Forbes James Hunter & Co. issued six notes during its existence with all but the last being either engraved, or designed and engraved by the Kirkwood family. (The engraver of the final note—one guinea, issued 1824-is not known and may well have been the work of the Kirkwoods.) It is worth noting that at an auction held by Spink and Son in London in 1992 (sale 93/ 1992), lot number 457 was an essay note made for Sir William Forbes James Hunter and Co. by W. H. Lizars. That this design was never adopted by the bank indicates the loyalty shown to James Kirkwood and his successors by the bankdespite the obvious attraction of the steel engraved plate of Lizars over the copperplate designs of the Kirkwood family.

James Kirkwood's business in Edinburgh flourished and he was soon well known and widely regarded. Guy (1916 page 98) quotes the following short biographical piece from Denovan's New Picture of Edinburgh which was published in 1806 (some twenty years after

James's arrival in Edinburgh):

"Mr. James Kirkwood, Sen., Parliament Square—This gentleman (bred a watchmaker) at a late period of life conceived an ardent passion for Ornamental Writing, in the engraving of which he soon outstripped all the regular bred artists. For neatness, correctness, and freedom, he has seldom been equalled; he, however, is rather eminent as a writing engraver than a designer."

Despite James Kirkwood being more a 'writing engraver' than a 'designer,' his reputation in his chosen field and his enthusiasm for his trade are recorded by Thomas Bewick in his memoirs. During a visit to Edinburgh in August 1823, Bewick records:

"With other artists, who were known to me, I spent some time in several calls. These calls were upon ... Mr. James Kirkwood, now up in years, but who had in his prime led the way to excellence in engraving."

(Quoted by Guy, 1916 page 102.)

These contemporary comments on James Kirkwood give an invaluable insight as to why his business was so successful, and clearly point to his excellence as a writing engraver—a talent eminently suited to producing bank note plates.

According to Douglas (1975), Kirkwood had only four customers for his bank note plates prior to 1797; but that year saw an unexpected boost to the activities of this branch of his business. Due to the drain on specie throughout Britain (owing mainly to the Napoleonic wars) an Act of Parliament was passed allowing all Scottish banks who were issuing notes prior to the 1st March 1797 to issue notes for under one pound (until this Act the lowest permitted denomination). In the first instance this right was to last until May of the following year, but was later extended to July 1799—and continued in practice for a number of years thereafter.

Of the eleven authorities who issued five shilling notes between 1797 and 1800, seven of them had the plates for their notes engraved by "Kirkwood & Sons" (Douglas 1975). This stimulus to their business continued the family's involvement—and dominance—in the field of bank note engraving for a number of years. Many banks that had their first contact with the family during the 1797 crisis continued as customers for many years thereafter.

Scottish customers for Kirkwood notes extended right across the country and were not limited to the Edinburgh region. Banks that bought Kirkwood notes were typically the "provincial" and "private" banks that dominated Scotland before the rise of the "Joint Stock" banks (which flourished from the 1820's). The Royal Bank of Scotland was the only one of the three chartered banks that used Kirkwood engraved notes.

Scottish Bank Notes Printed and/or Engraved by the Kirkwood Family

The following Scottish bank notes are those attributed to the Kirkwood family by James Douglas—plus a couple that were not, but have been confirmed as Kirkwood notes.

Where the notes have not been sighted, the list contains only the name of the family—"Kirkwood"—and not "Kirkwood & Son" as described by James Douglas. The reason for this is that Douglas assumed all the notes were printed under the direction of Robert Kirkwood and his company was "Robert Kirkwood & Son" (Douglas, page 4). Knowing his error, and with the knowledge of the Kirkwood family business as described in this work, it becomes important as to whether the imprint was "Kirkwood," "Kirkwood & Sons," or "R. Kirkwood"—all of which are known to exist. In cases where the notes have been individually seen the engraver's imprint appears within quotation marks.

The dates of issue are taken from Douglas, and indicate the year in which the notes were first issued. As the dates, signatures,

and serial numbers were inserted by hand some time before being issued, many notes appear with dates after those listed below. For instance, the 1803 twenty shillings note issued by the Falkirk Union Banking Company can be found with a date of 1815—as copies of the copper-plates were still producing notes some twelve years after the initial issue.

An important point to remember is that the copper printing plates wore out very quickly, requiring them to be reproduced at regular intervals. (Around 6,000 notes could be pulled from each copper-plate before they became too worn to be used.) Thus the plates for an original issue may have an imprint that differs slightly or dramatically from a plate that was produced some years later for the same note. This will necessarily make a simple listing such as this incomplete when determining the engraver.

The reference numbers (D.1 etc.) are from *Scottish Banknotes* by James Douglas.

Sir William Forbes James Hunter & Co.

1782 D.1 One guinea; Designed by Mr. Butterworth engraved by Kirkwood.

1782 D.2 Five pounds; Designed by Mr. Butterworth engraved by Kirkwood.

1808 D.3 Twenty shillings; Designed and engraved by Kirkwood.

1808 D.4 Five pounds; Designed by Butterworth engraved by Kirkwood.

1820 D.5 One pound; Imprint "Taylor Scriptor Kirkwood Sculptsit"

The Greenock Bank Company

1785 D.1 One guinea; Engraved by Kirkwood.

1820 D.2 Five pounds; Imprint "Kirkwood & Sons. G. Paton scr."

1820 D.3 Twenty pounds; Imprint "Kirkwood & Sons. Paton scrip."

1825 D.4 One pound; Designed and engraved by Kirkwood.

The Paisley Union Banking Company.

1788 D.1 One guinea; Engraved by Kirkwood.

1788 D.2 Five pounds; Engraved by Kirkwood.

1822 D.3 One guinea; Designed and engraved by Kirkwood.

1827 D.4 One pound; Designed and engraved by Kirkwood.

The Royal Bank of Scotland

1797 D.19 Five shillings; Imprint "Kirkwood & Sons"

1799 D.20 One guinea; Engraved by Kirkwood. (This note is described in Douglas as having been engraved by Kirkwood & Son, however a note held in the archives of The Royal Bank of Scotland carries no engraver's imprint.)

1801 D.21 One pound; Imprint "Engraved by Kirkwood & Sons. Written by G. Paton."

1807 D.22 Twenty shillings; Imprint "Kirkwood & Sons" (N.B. A Twenty shilling note dated 1822 has the imprint "Engraved by Kirkwood & Sons, Edinburgh")

1813 D.23 One guinea; Imprint "Engraved by Kirkwood & Sons"

The Banking Company in Aberdeen

1797 D.6 One guinea; Designed by McNaughton engraved by Kirkwood. 1799 D.9 Five shillings; Designed by G. Paton engraved by Kirkwood.

The Carron Company

1797 D.1 Five shillings; Engraved by Kirkwood.

The Dundee Banking Company

1797 D.11 Five shillings; Imprint "Paton scr Kirkwood & Son sc."

The Perth Banking Company

1798 D.3 Five shillings; Designed and engraved by Kirkwood.

1806 D.4 Twenty shillings; Designed by G. Paton engraved by Kirkwood.

1808 D.5 One guinea; Designed and engraved by Kirkwood.

1808 D.6 Five pounds; Designed and engraved by Kirkwood.

1808 D.7 Ten pounds; Designed and engraved by Kirkwood.

1808 D.8 Twenty pounds; Designed and engraved by Kirkwood.

1820 D.9 Twenty shillings; Engraved by Kirkwood.

1833 D.10 Twenty shillings; Engraved by Kirkwood.

The Stirling Merchant Banking Company

1799 D.1 One guinea; Engraved by Kirkwood.

1801 D.2 One pound; Designed by G. Paton engraved by Kirkwood.

1800 D.3 Five shillings; Designed by G. Paton engraved by Kirkwood.

1800 D.4 One guinea; Designed by G. Paton engraved by Kirkwood.

The Thistle Bank

1799 D.2 Five shillings; Engraved by Kirkwood.

1813 D.3 One pound; Designed by Menzies engraved by Kirkwood.

1813 D.4 One guinea; Designed by G. Paton engraved by Kirkwood.

1820 D.5 One guinea; Designed and engraved by Kirkwood.

The Kilmarnock Bank

1802 D.1 One guinea; Designed by J. Sanderson engraved by Kirkwood.

1802 D.2 Two guineas; Designed by J. Sanderson engraved by Kirkwood.

The Falkirk Union Banking Company

1803 D.1 Twenty shillings; Imprint "R. Kirkwood script. Engraved by Kirkwood & Sons, Edin."

(Imprint on note dated 20 July 1815)

1803 D.2 One guinea; Imprints "G. Paton ... Scriptir" and "Kirkwood ... & Sons."

1803 D.3 Five pounds; Designed by G. Paton engraved by Kirkwood.

1803 D.4 Twenty pounds; Designed by G. Paton engraved by Kirkwood.

The Dumfries Commercial Bank

1804 D.1 One guinea; Imprint "Kirkwood & Sons"

1805 D.2 One guinea; Imprint "Kirkwood & Sons"

1805 D.3 Five pounds; Designed and engraved by Kirkwood.

1808 D.4 One guinea; Imprint "Designed & Engraved by Kirkwood & Sons."

The Galloway Banking Company

1806 D.1 One pound; Designed and engraved by Kirkwood.

1806 D.2 Five pounds; Engraved by Kirkwood.

1807 D.3 One guinea; Engraved by Kirkwood.

The Fife Banking Company

1808 D.1 One pound; Designed and engraved by Kirkwood.

The Stirling Banking Company

1808 D.1 Five pounds; Engraved by Kirkwood.

1810 D.2 One pound; Designed and engraved by Kirkwood.

1817 D.3 One guinea; Designed by Butterworth engraved by Kirkwood.

East Lothian Banking Company

1810 D.1 One guinea; Designed and engraved by Kirkwood.

1821 D.2 One pound; Imprint "Kirkwood Script. & Sculpt. Edinr."

1821 D.3 Five pounds; Imprint "Kirkwood Sculp."

(Note: The panel at the left of D.3 has the name of the bank on a scroll wrapped around some agricultural products and implements. Managing to sneak through the quality control of the time, the bank's name is misspelled "LOTIHAN.")

The Perth Union Bank

1810 D.1 One pound; Engraved by Kirkwood.

The Renfrewshire Banking Company

1821 D.2 One guinea; Imprint "??? by G. Paton Engd. by R. Kirkwood."

1830 D.4 Five pounds; Designed by G. Paton engraved by Kirkwood.

The Dundee Union Bank

1823 D.2 One pound; Engraved by Kirkwood

Arbroath Banking Company

1825 D.1 One pound; Designed by T. Forrester engraved by Kirkwood.

Paisley Banking Co.

1820 D.4 One guinea; Imprint "Engd by R. Kirkwood, Edinr"

(Imprint from a note dated 1 May 1826—another note dated 1 June 1826 has "Eng." instead of "Engd")

Hunters and Company

1828 D.3 One pound; Designed by Taylor engraved by Kirkwood.

(Note: The Principals of this bank were related to James Hunter Blair—the partner of Sir William Forbes—suggesting there may have been some influence from the proprietors of Sir William Forbes, James Hunter & Co. in having this note printed by the Kirkwoods for Hunters & Co.)

The Ship Bank

1829 D.6 Twenty shillings; Designed and engraved by Kirkwood.

Although not directly associated with the production of bank notes, there are a number of other items produced by members of the Kirkwood family which have become "collectables."

James Kirkwood junior (son of James Kirkwood senior) was a wine and spirit merchant operating from premises in Market Street. He was responsible for issuing a token which is listed in *Dalton & Hamer* as No. 94 [Lothian], and in the *The Seaby Standard Catalogue of British Coins—Part 4 Coins & Tokens of Scotland* as ST378.

Alexander Kirkwood & Son became the premier Scottish medallists,

issuing many medals, military awards, communion tokens, and sundry other items—many of which are of interest to collectors. (They were also responsible for producing the silver seal used for stamping the Great Seal of Scotland—commissioned at the accession of George V and still in use.)

Harry Kirkwood is known to have issued at least one medal and probably issued others.

As mentioned above, Robert Kirkwood senior's reputation lies principally with the production of maps. Maps produced by Robert are now quite rare, and are of course sought by map collectors.

The Kirkwood family also produced notes for many English provincial banks; but because there is no reference work available describing the engravers of these notes, it is not known how widespread their activities were in that country.

Many of the Kirkwood notes were engraved and designed within the firm, but equally many of the notes were engraved by the Kirkwoods but designed by another person. For this reason there is no single style which can be traced to the Kirkwood family or any of its members. However, the notes were typical copper-plate designs of that time—with the dominant features of a small vignette, writing of various styles (gothic, roman, italics, etc.), and the use of watermarked paper.

Over the years the number of vignettes on each note often increased from the single (central) vignette to a secondary vignette or design on the counterfoil—as is found on the notes of the East Lothian Bank. The quality of the vignettes also improved over the years and the engraving used in the note for "Hunters & Company" (illustrated in Douglas, 1975) is of much finer quality than the earlier notes. Of all the notes engraved by the Kirkwood family, only one does not have a vignette—the one guinea note of the Dumfries Commercial Bank—while the depiction of the intertwined flowers on the one guinea note of the Falkirk Union Bank may not properly be described as a vignette.

James Kirkwood had five sons—Patrick (b.1772), Robert (1774-1818), James (1777-1823), Hector (b.1781), and John (b.1788). However it is not known how many of these survived to manhood, as we have knowledge of only two—Robert who followed in his father's footsteps, and James who became a wine and spirit merchant.

James (senior) originally traded as "James Kirkwood" but during the 1790's he took his son Robert into

partnership, to form the firm of "James Kirkwood & Son—Engravers." (The title of the business as "James Kirkwood & Son" is first used in 1799, suggesting that the partnership was formed in 1798.) The firm is variously described as "James Kirkwood & Son" or in the plural as "James Kirkwood & Sons"—the plural being most common as an imprint on the bank notes (but not exclusively so), and the singular as a description of the firm in the trade directories of the time.

Robert Kirkwood was born in 1774 and probably worked for his father from the early 1790's, his reputation surviving principally as an engraver of maps and as the inventor of an improved printing press on which he took a patent in 1803.

Although listed simply as an "Engraver" in the Post Office Directory, Robert identifies his profession on his marriage certificate as "Engraver and Coperplate [sic] Printer" and repeats the same declaration on his patent-"I, Robert Kirkwood of Edinburgh, Engraver and Copper-plate Printer." The inclusion of "Printer" in describing his profession is an interesting deviation from his father's description which was simply stated as "Engraver" on the record of his admission as a burgess and guild brother of Edinburgh. Engravers did not necessarily print from their own engravings—indeed the engraved plates that James Kirkwood supplied to The Royal Bank of Scotland were used by that bank on their own printing equipment. (Certainly the printing side of the business became more important over the years as the business grew.)

Robert's reputation seems to have been made quite early in his career, for in 1806—when he was thirty-two years old—he is described in the following manner by Denovan:

"Mr. Robert Kirkwood—Possesses all his father's correctness, knowledge, and freedom; has as accurate knowledge of a greater variety of characters, and a greater facility of execution. His fame is well known to the connoisseurs in the metropolis of England, from which he is in the habit of receiving various orders and higher prices than are paid to the first engravers there, which is conclusive of the opinion they entertain of his abilities. Genery, in his piece of Ornamental Penmanship, containing the names of the most eminent writing engravers, and now exhibiting in the Exchange of London, properly ranks this gentleman high amongst the number."

(Quoted by Guy, 1916 page 99.)

While Robert's fame traditionally lies with the production of maps, it would seem that he was also the prime mover in the continued production of bank notes by the family. Certainly, most of the bank note plates engraved by the family were executed between 1797 and 1818—the first year being just prior to Robert's partnership with his father, and the latter year being that in which Robert died.

In all probability the increase in commissions for their bank notes was tied not only to Robert's enthusiasm and skill, but also to the development of the new printing press which Robert had patented. In the introduction to the patent Robert describes a process called "printing through-press" which produces a clearer image from a printing plate, but "requiring more time and trouble, is generally charged double both by the journeyman and master."

By improvements to the printing press Robert was able to reduce the time and labour required in producing the quality previously attainable only by "printing through-press." Although Robert's patent was taken out in 1803 it is likely that his technology was in use for a number of years prior to that date. The utilisation of the press with all its benefits would certainly have given the Kirkwoods a commercial advantage over their competitors, and may well explain why so much business came their way during the 1797

crisis.

James Kirkwood had retired from the family business in 1814 (aged 68), whereupon Robert had taken control of the business which he managed until his premature death in 1818 at the age of forty-four. Upon Robert's death, James (now aged 72) again took over the interests of the firm.

When Robert Kirkwood assumed control of the business in 1814 the firm had become known simply as "Robert Kirkwood," but when Robert died it reverted to the title of "James Kirkwood & Sons." Robert Kirkwood had five sons of whom four seem to have been involved in the family business in Edinburgh— Robert junior, James, Alexander, and Harry-and it was these "sons" that James senior took into partnership. Later a "branch" of the partnership of "James Kirkwood & Sons" opened in Dublin under the direction of John Kirkwood-Robert senior's second son (see below).

In 1805 the firm of Kirkwood & Sons had moved from Cess Office Stairs in Parliament Close to 19 Parliament Square, and around 1822/3 they moved to premises at 166 High Street (at the head of Old Assembly Close). These addresses were all in the Old Town, and it appears that most of the Edinburgh engravers were located in the same vicinity—around Parliament Close, High Street, and the Lawnmarket (Land Mercat).

It was at the High Street address that disaster struck not only Kirkwood and Sons, but also the Edinburgh Old Town—the disaster being the "Great Fire" of 1824. This disaster is of particular interest to us, because not only did the fire destroy the premises used by the Kirkwoods, it also seems the fire started in their rooms!

"The great fire in Edinburgh on 15th November, 1824, originated in the house in Old Assembly Close occupied by the Kirkwoods, from a pot of linseed oil, preparing for making copper-plate printing ink, taking fire."

(Strickland 1989, vol.1, page 594)

Sir William Forbes James Hunter & Co. one pound (1822).



The fire was a great tragedy in many ways. Burning all night, the conflagration engulfed a great portion of the centre of the old town, and it is known that many fine copper-plates belonging to the Kirkwoods were destroyed in the blaze. Equally there were great losses to many other businesses.

The tragedy having taken its toll, the firm was soon back to business but now at the new address of 11 St. Andrew Street in the New Town. By this time Robert Kirkwood junior had become the manager, and between 1823 and 1825 James Kirkwood senior had retired from the business for the second time.

Robert junior was the eldest son of Robert Kirkwood senior and is (not surprisingly) often confused with his father. Robert junior seems to have been the driving force behind the business taking up lithography as the age of the copperplate was left behind. Confused as he is with his father it is difficult to know whether he was a proficient engraver, but there are bank notes designed after 1818 (the year his father died) that have the signature 'R. Kirkwood.'

Several of Robert senior's sons were involved in the Edinburgh business but seem to have been trained in varying trades. Alexander became a die and stamp cutter (later turning his hand to stereo-typing) and ultimately founded the firm of Alexander Kirkwood & Son—a business which is still in operation. Harry Kirkwood was trained as a seal (and wood) engraver, and worked with his brothers for a number of years before he also started his own business.

Of all the sons of Robert
Kirkwood senior, John Kirkwood
seems to have attracted the most
attention. Born in 1801 he was
raised in Edinburgh with his family,
and in all likelihood was given
some training under his father.
However at some stage he was
apprenticed to Charles Heath the
celebrated English engraver
(Strickland 1989). Charles Heath
was a partner in the firm of
"Perkins Fairman & Heath," the
leading bank note engravers in
England at that time.

The association of a member of the Kirkwood family (the leading producers of Scottish bank notes) with a partner in the leading English bank note manufacturer of the day is intriguing to say the least. One wonders how the contact was made, what communications existed between the two families, and what influence may have been passed in either direction. Sadly there seems to be no further evidence of any association between

the families—apart from John Kirkwood's apprenticeship.

In 1826 John moved to Dublin where he set up a branch of "James Kirkwood & Son"—possibly with the help of his brother James. The Irish connection of the firm operated in Dublin as engravers and copper-plate printers—just as they did in Edinburgh. Re-enforcing the degree of success the production of bank notes had brought them in Scotland, an advertisement for their Irish enterprise at the time the Dublin office was opened acclaims their:

"long experience as engravers to most of the bankers in Scotland and a great number in England"

(Strickland, 1989 vol.1, page 594).

However it is not known if they received any bank note commissions in Ireland.

James Kirkwood senior died in 1827 and around 1833 the name of the Irish business became "John Kirkwood." John's brother James Kirkwood is known to have established a business as a goldsmith and jeweller in Edinburgh around 1833/ 34.

In Edinburgh the family business seems to have continued successfully. However while the output of bank notes was still substantial, the production of new notes began to decline between 1820 and 1830. During this time the various sons involved in the business began to go their own ways, leaving Robert junior to conduct the family enterprise. Under his guidance the nature of the operation shifted from an emphasis on engraving to a diversity of associated fields—but particularly lithographic printing.

In 1843 Robert Kirkwood junior died and in 1849 the business was sold—the engraving business to "A. Scott," and the globe manufacturing business to "Peter Fletcher."

From the second decade of the nineteenth century an increasing amount of bank notes were being printed from steel engraved plates, and it seems doubtful that the Kirkwoods adapted to the new technology. James Kirkwood, and later Kirkwood & Sons, had relied on their skill in producing quality work on copper-plates for many years and had reaped the rewards; but like many leaders in their field they were slow to recognise the need for change. It is difficult to know if they actually took up steel engraving, but their emphasis on lithographic printing and globe making in later years suggests that they did not take up steel engraving—although this is not conclusive.

The Kirkwood family had dominated the bank note engraving business in Scotland for over thirty years, but their dominance relied on an art and a technology which was in its decline some twenty-five years after the turn of the century. Throughout his book—Scottish Banknotes—James Douglas makes numerous mention of known contemporary forgeries of many notes. Unfortunately the notes produced by the Kirkwood family have more than their fair share of these entries. While this is unfortunate, it is not at all surprising—the Kirkwoods operated during the period when copper-plate engraving was at the peak of its popularity.

In 1818 the Society for the Encouragement of Arts, Manufacturers, and Commerce formed a committee to investigate the forging of Bank of England bank notes and the possibility of developing an inimitable note. During the course of the hearings, a Mr. Warren stated:

"the Bank of England Notes are very easy of imitation, forgeries being generally committed by persons acquainted only with the very rudiments of the art of engraving."

(Royal Society of Arts, 1819).

Here was a dilemma—bank notes were being produced by an art and a technology that was at the command of many people, but the nature of bank notes required that they should not be easily imitated.

This dilemma was also being faced in Scotland and ultimately the

Banks voted with their business removing it from the copper-plate engravers and passing it to the steel plate engravers, who could produce notes with intricate lathe work that forgers would not contemplate trying to reproduce. The dominance of the Kirkwood family in the production of bank notes prior to 1830 was replaced after that date by the firm of W. H. Lizars which was a competitor for the Kirkwood's business. Initially a copper-plate engraver, Lizars turned eagerly to the steel plate and his engraved bank note plates set the standards in Scotland from the 1830's to the 1860's.

James Kirkwood and Son continued to make maps for many years although the output never returned to the heyday of Robert Kirkwood senior's stewardship. One firm which competed with the Kirkwoods—mainly in the production of maps but also bank noteswas W. & A. K. Johnston, the celebrated Scottish map makers. The origins of this firm are interesting, as William Johnston (1802-1888) had been a clerk with W. H. Lizars and both William and his brother-Alexander Keith Johnston (1804-1871)—had been apprentices with "Kirkwood & Sons." Commencing their partnership in 1826, W. & A. K. Johnston was extremely successful-so much so that in 1862 William Johnston was able to acquire the business of his former employer W. H. Lizars, by then the most prominent producer of Scottish bank notes. Consequently many Scottish bank notes carried the imprint of "W. & A. K. Johnston" well into the twentieth century—a distant legacy of the training the brothers received under the Kirkwood family.

Forgotten and confused as they have been by many people, history shall record that there was a time when the name "Kirkwood" dominated the fields of their endeavour —hopefully that record will remain.

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Physics Department
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Obsidional Money in Occupied Italy, 1813-1848

By Dr. Mihaly Kupa

During both the Napoleonic (1813-1814) and the Revolutional (1848) Wars, some siege money was issued in the occupied territories of Italy.

I. 1813 Cattaro

At the siege of the Frenchoccupied town and fortress, Cattaro, by the British and Montenegrin troops, the town council issued an emergency paper money, the socalled "Billet" of 2 francs. The notes are printed on white paper in black. The signatures and numerotages are handwritten. The back is blank.

At this time not one single copy has come to light. At the same time there were obsidional coins also in circulation in 1, 5 and francs denominations.

II. 1813 Zara

During the siege of the Frenchoccupied fortress and town, Zara, the town council issued an obsidional paper money of 2 francs. Seven series appeared and each contains 10,000 pieces of 2-francs notes. The notes are printed on white paper in black. Each has two signatures, as well as handwritten numerotages, and a brown oval stamp. The back is blank. Dimensions are 105x85mm. The "Papier de Siege" has two valuations in French francs and in Venetian lira. 2 French francs was equivalent to Venetian lira 3: 18:2.

At this period obsidional coins were also put into circulation in denominations of

1, once equivalent to 4.60 French francs 2, once equivalent to 9.20 French francs 4, once equivalent to 18.40 French francs

The coins are also marked with the valuation both according to the Italian and the French money systems.

III. October 16, 1813-April 19, 1814 Palmanova

The fortification of Palmanova was occupied by the French General Barone di Volterre. After the beginning of the siege by the Austrian troops, The Commissione di Finanza Palmanova issued emergency money to eliminate the money shortage.

The notes were made on bluishwhite handmade paper in the sum of 50,000 lire, handwritten and supplied with an oval stamp. The paper had a watermark: C e I HONIG, or A F G - 1810.

The notes are signed for by the following: Guiseppe Tornaschi, Burco, Francesco Carminati, Giacomo Biasiolli, Pasquale Celin, Paolo Ebro, Gio Batta Fabris, Gio Batta Pellegrini, Lodovico Ferrari, Giovanni Nadanich, Giuseppe Putelli, Gasparo Zanulini.

2 lire, 95x145mm (7,500 pieces), 5 lire, 125x125mm (3,000 pieces), 10 lire, 180x125mm (1,000 pieces), 25 lire, 205x110mm (400 pieces)

During the siege a bronze coin was also struck and put into circulation in the denomination of 50 centimes.

IV. March 24 - June 24, 1848 Palmanova

While Milan and Venice were free from the Austrian troops, the Austrian fortress went over to Italian insurgents and was later besieged by the Austrian forces. The Commissione di Finanza also issued emergency paper money, as it had previously in 1813/1814, in a sum of 60,000 lire.

The centesimi notes were printed on white carton in a dimension of 75x90mm. The only signature and the numerotages are handwritten. On the left border each also has an oval stamp "COMMISSIONE DI FINANZA PALMANOVA IN STATO D'ASSIDIO 1848."

The lire notes are partly handwritten, partly in printing on white



3 lire note Palmanova, 1848.

carton with two stamps, with a dimension of 166x146mm. The notes occurred rarely on watermarked paper, but only a letter or mark is visible on a note. On the printed notes, the value indication is in red, the date in green.

The lire notes are signed for by the following: Dr. Giuseppe Putelli, Dr. Bastiano Torre, Pietro Fredericis, Sebastiano Buri, Nicolo Michielli, G. Batt. Uliana, Francesco Fabris and Giuseppe Focazzi.

Each note has two stamps, in oval "COMMISSIONE DI FINANZA PALMANOVA IN STATO D'ASSIDIO 1848," in round "COMANDO DELLA FORTEZZA PALMA NOVA," both in black. Back of each note is blank.

A. Handwritten notes:

1 lira

2 lire

3 lire

6 lire

B. Printed notes:

5 centesimi, didn't put into circulation 10 centesimi, didn't put into circulation

25 centesimi, 6,000 pieces 50 centesimi, 9,000 pieces 1 lira, 11,000 pieces (together with handwritten ones) 2 lire, 8,000 pieces (together with handwritten ones)

3 lire, 5,000 pieces (together with handwritten ones)

6 lire, 2,000 pieces (together with handwritten ones) 10 lire, didn't put into circulation 50 lire, didn't put into circulation 100 lire, didn't put into circulation

Naturally, there are some varieties among the handwritten notes.

V. April 7 - October 12, 1848 Osoppo

The fortress Osoppo went over also from the Austrian forces to the Italian insurgents. To eliminate a money shortage the finance commission issued wholly handwritten emergency paper money in a sum of 6,180 Austrian lira.

The notes are written on grayishwhite paper in a dimension of 158-169x70-74mm. Back is blank.

All notes have five signatures as follows: Zannini, L. Andervolti, G. Vecchiarutti, Enrico Francia, Giacinto Franceschinis.
All notes have three stamps in rectangles: "COMANDO D'ARTIGLERIA IN OSOPPO,

Deputazione Comunale di Osopo, COMANDO DEL FORTE D'OSOPPO."

50 centesimi, 169x70mm

1 lira, 159x72mm

2 lire, 158x72mm

3 lire, 159x74mm

6 lire, 159x72mm

50 lire, 160x73mm

100 lire, 160x73mm

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Mrs. Ruth Hill-continued from page 5

extended to young collectors. For students at the school where I introduce collecting to grades five and above, Ruth donated notes to give away as awards.

After moving to St. Louis in I 986 1 saw Ruth at least once each week. Occasionally she would call and suggest that I to join her for a glass of wine. These were always happy occasions; we would discuss numismatics, history and politics. Upon arrival it was not uncommon to find her

sitting on the floor surrounded by bank notes that she was preparing to catalog. Just one week before her death, while she was recuperating from a heart attack, Ruth spoke of purchasing a new computer—her system, she said, was too slow and had become outdated.

I'll miss my frequent chats with this charming, southern, gentle lady, but the loss extends beyond a personal one. The paper money fraternity has lost a devoted

collector and friend. She touched and helped many people within and outside our fraternity. Family and friends should know that Ruth Hill will not be forgotten.

Memorial donations in Mrs. Hill's name may be sent to the Dr. Robert Paine Teaching Fund, St. Luke's Hospital, 222 South Woods Mill Rd., Chesterfield, MO 63017-3425.

Gene Hessler, I.B.N.S. #1549

First Issue of Namibia Dollars

By Farid Salem I.B.N.S. #6656

Namibia, formerly German South West Africa, is a former German territory situated on the Atlantic Coast of Southern Africa, bounded on the north by Angola, the east by Botswana and the south by South Africa. The capital is Windhoek.

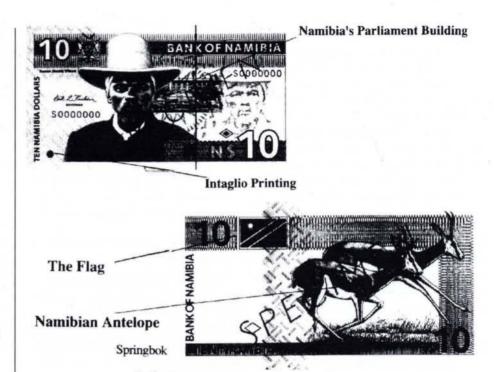
South African forces occupied German South West Africa during World War I and received it as a League of Nations mandate on December 17, 1920. This mandate was terminated by the United Nations on October 27, 1966 and in June 1968 the U.N. General Assembly voted to rename the country Namibia. South Africa found both actions unacceptable and the status of the territory remains in dispute. Since then the South Africa rand has been the legal tender in Namibia.

In September 1993, Namibia issued its first currency to be circulated along with the South African rand. The bank notes were issued in three denominations: N\$10, N\$50 and N\$100. The main motif on the front side of all three bank notes is the famous portrait of Captain Hendrik Witbooi, a pioneer in the Namibian struggle for independence. Behind this portrait is Namibia's Parliament Building situated in Windhoek. Also, all three bank notes feature the Namibian national flag on the back, as well as the coat of arms on the face.

A different antelope is featured on the back of each of the three bank notes.

The blue on multi-color N\$10 note (70x128mm) has the springbok (*Antidorcas marsupialis*), a graceful gazelle-like antelope often found in the Namibian desert plains.

The green and brown N\$50 note (70x140mm) features the kudu (*Tragelaphus stepsiceros*). This antelope, well known for its camouflage



Face and back of \$10 Namibian currency issue of 1993.



Back of \$50 Namibian currency issue of 1993.



Back of \$100 Namibian currency issue of 1993.

abilities, is found in the Namibian bush areas.

The red-brown multi-colored N\$100 note (70x146mm) shows the oryx (Oryx gazella), indigenous to the semi-arid areas of Namibia. It is well known for its elegance and bravery since even a lion would hesitate to attack it.

The main motif and various other features are intaglio printed. As this printing is raised above the surface of the paper, one can feel the texture and this should help to establish the authenticity of the note. Special raised dots help blind people determine the value of the note.

All three denominations have a special metallic magnetic security



Face of \$100 Namibian currency issue of 1993.

thread which is incorporated into the note. On the front it appears as a solid dark line, to the right of the main motif, which becomes clearly visible when held up to the direct light.

The smaller denominations are

issued as coins in denominations of N\$1 and N\$5, as well as 5, 10 and 50 cents.

To commemorate its first issue of currency, the Bank of Namibia issued presentation sets housed in plexiglass.

Book Announcement

Krause Catalogs Wisconsin Obsolete Bank Note, Scrip

The most complete catalog on Wisconsin obsolete bank notes, territorial paper money, canal bonds and scrip ever published is now available from Krause Publications.

Wisconsin Obsolete Bank Notes and Scrip by Chester L. Krause lists, illustrates and describes more than 1000 notes issued by Wisconsin banks from 1836 to 1865. The 528-page, hard-cover book (8 1/2 inches by 11 inches) is arranged alphabetically by city.

Notes and scrip are listed by issuing authority under each city. Covered are Wisconsin territorial notes of 1836-1848 and state notes of 1853-1865. Also pictured and described are scrip issued by the Territory of Wisconsin to operate its government and canal bonds that financed projects of the Fox river and at Sturgeon Bay.

The book is based on Krause's unprecedented personal collection of Wisconsin notes. Many of the examples in his collection were acquired from the Buchbinder/Bertschy collection, the Millie Gilbert estate, the Chase Manhattan collection and the American Bank Note Archive Sale. Illustrations and information on items not in the Krause collection are included, too.

The book also includes research by James Haxby and Walter Allen, authors of the massive four-volume *Standard Catalog of United States Obsolete Bank Notes*, 1782-1866.

Each note is illustrated larger than actual size on quality paper. A description of the note and rarity scale accompanies each listing. Vignettes of Wisconsin history are sprinkled throughout the book.

Each piece brings to life Wisconsin's 19th-century economy and early banking history and the colorful names that characterize them: the Batavian Bank, Wisconsin Marine and Fire Insurance Co., the Wisconsin Pinery Bank, the German Bank, the Corn Planters' Bank and numerous farmers banks.

Among the scrip listings are many pieces issued by Knapp, Stout & Co., which dominated the northwest Wisconsin lumber industry in the mid-1800s. In 1873 Knapp, Stout owned 115,000 acres of pine lands and employed 1200 men.

Krause founded Krause Publications in 1952. When he produced the first issue of *Numismatic News. Wisconsin Obsolete Bank Notes and Scrip* can be purchased from numismatic book dealers or directly from the publisher for \$39.95 plus \$2.50 shipping for each book ordered and 5.5 percent state sales tax. Write Krause Publications, Book Department NR, 700 E. State St., Iola, WI 54990-0001. VISA and MasterCard customers can order toll free: (800) 258-0929.

Rachel Notes

When You Wish Upon A Star (Note?)

By Rachel Feller

The world of paper money brings to mind rare notes and expensive auctions, but this is not always the case. A line of "Disney Dollars" ranging in characters and denominations has been printed for use at Disney parks and Disney stores. From the vignette in the center to the name of the treasurer it's Disney all over, and they are interesting pieces to look over and purchase cheaply.

I have just received from my father a full collection of Disney Dollars in the denominations of one, five and ten dollars. They are hanging in my room and I have received several compliments on how well it fits my two collections. But when I looked carefully at the notes for this project I had no idea how interesting they really were, and was intrigued to continue my observing...

The one dollar bill, probably the most common, stars our very own Mickey Mouse whose cartoon head protrudes from the center oval and his friendly outstretched hand seems to be waving at us to enter into the imaginary worlds of Walt Disney. In style it is based on American currency, and even

bears a similar emblem in the middle left, although this one has two ears attached to the circular figure. The so-called "treasurer" has signed his name, which happens to be Scrooge McDuck in the same place that we are accustomed to seeing Mary Ellen Withrow's fine cursive. Even Tinker Bell made it on the bill to add a little of that Disney magic.

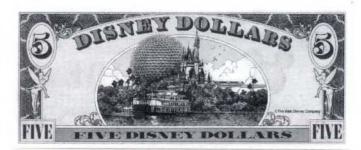
The five dollar bill, though similar to the one, has its own originality. Goofy's head decorates the face of the bill and colorful purple lettering is in abundance as it is used to write "DISNEY DOLLARS" and on the back "FIVE DISNEY DOLLARS" at the bottom. The back, however, is much different from the lesser one dollar. Though formatted quite similarly to the five dollar bill we use in the U.S., it has a colorful vignette portraying Epcot Center. One can even





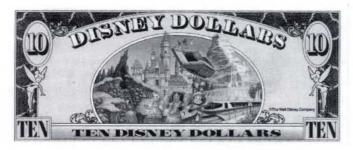
Face and back of 1 Disney dollar.





Face and back of 5 Disney dollars.





Face and back of 10 Disney dollars.

see small balloons flying above the clouds as though there was a parade going on right in the picture.

The ten dollar bill is the sweetheart to the one, it has Minnie Mouse, and in the banner below, where we are used to seeing the name of Alexander Hamilton, we see in all capital letters: MINNIE. Her colorful bill resembles the ten dollar bill much as the others resembled our currency. But the back of this bill in particular is most colorful. It is supposed to picture all of Disney World, and includes segments from "It's a Small World," "Epcot Center," "The Magic Kingdom," and even the monorail. This picture is well detailed and shows a good example of the time that was put in to producing these notes.

By further investigation at the Disney Store and by contacting Disneyland, I learned many interesting facts.

When you use a Disney Dollar, could another person get it back in change? No. As the cashier explained to me, each Disney Dollar is used only once. When I asked for more information on this subject to a contact at the Disney Gallery, I found out that as the notes come in, they are cancelled. They are recycled, but not through circulation. Instead the paper they are made of is recycled, a very earth–healthy plan!

These masterpieces on paper were originated in Disneyland, and come only in the three denominations stated above. They were first issued in 1986, but don't expect to get some at the Disney Store that are older than 1995. The entire system is used to the consumer's advantage by giving only the newest, best made bills. I have to wonder, however, if there are ever errors...

Perhaps Disney Dollars are a little more radical than an average country's currency, but they are definitely a keepsake. I know that, while it is of less value than some of my errors or my foreign money, I will always have a place of honor to boast my Disney Dollars, and perhaps you too can experience the sheer joy at having looked carefully at the humor and joy wrapped up into one Disney Dollar. And who knows, when you wish upon a star (for this bank note) your dreams can come true...

Letters to the Editor — continued from page 9

number A012820. This brings the total of 1927 10-pound notes known to me to seven. This also helps confirm my opinion that there must be a few other 1927 10-pound notes some place in the world that await discovery.

Thank you for your interest in this research project. I am a firm believer that featuring my 1927 10-pound note on the cover of the *I.B.N.S. Journal* was instrumental in the seventh note being reported to me.

Best regards, Jack H. Fisher, I.B.N.S. #421 3123 Bronson Boulevard Kalamazoo, MI 49008

Dear Editor:

The most recent edition of the *I.B.N.S. Journal* **(Volume 33 #4)** is very special and significant. It contains an extraordinary column by Rachel Feller (*Rachel Notes*) and particularly, on one of my favorite subjects, "Errors."

It is beautifully written and researched. You must certainly be "most proud."

Its significance lies in the fact that my society encourages young numismatists and syngraphisists in a realistic and tangible manner.

Most organizations, like true politician, bemoan the lack of interest of young people in numismatics (the cry "where will the next generation of collectors come from..."). The I.B.N.S., through its editor, has ably demonstrated an understanding of the problem and has taken "a giant step" towards a solution.

The inclusion of Rachel's articles in our Journal, places it "in a class by itself."

May I suggest that her age and school grade be included to encourage more "young writers and collectors." Perhaps it will encourage our sister publications to follow suit! An article by Rachel and her father inviting young writers to participate would be helpful. May I express my delight in Rachel's article by enclosing an error note for her collection. She will find it listed on page 188 of Dr. Bart's book.

With best wishes to you and yours for a healthful and happy new year, I remain,

Cordially, Ray (Raphael) Ellenbogen, I.B.N.S. #5657

Response from the Editor:

Thank you Ray for your kind words and actions. My daughter "Ray" just turned 13 years old in January and is in seventh grade. She has already penned four articles. As you know from her thank you letter to you she was thrilled to receive your tangible encouragement.

Best, Steve

Letter from the Editor:

Several responses to the last issue of the Journal were received regarding the article Cleaning Bank Notes by Claude Proulx. Let it be stated clearly that neither the society nor the editor condones the cleaning of bank notes. In particular, the I.B.N.S. Code of Ethics states that each member agrees to the following:

As a member of the I.B.N.S. I agree not to clean, wash, press or process, chemically or otherwise, paper money or numismatic items so as to improve its apparent condition or to deceive the recipient.

Furthermore, the Society's stated position on grading indicates:

Cleaning, washing or pressing paper money is generally harmful and reduces both the grade and the value of a note. At the very least, a washed or pressed note may lose its original sheen and its surface may become lifeless and dull. The defects a note had, such as folds and creases, may not necessarily be eliminated and their telltale marks can be detected under a good light. Carelessly washed notes may also have white streaks where the folds or creases were (or still are).

Processing of a note which started out as extremely fine will automatically reduce it at least one full grade.

Glue, tape, or pencil marks may sometimes be successfully removed. While such removal will leave a cleaned surface, it will improve the overall appearance of the note without concealing any of its defects. Under such circumstances, the grade of that note may also be improved.

I am sensitive to the criticism that publication of this article in the *Journal* might leave an impression that the society actually supports the cleaning of bank notes. It does not and I wish to apologize for this. "To err is human, to forgive divine."

Sincerely, Steve Feller, Editor

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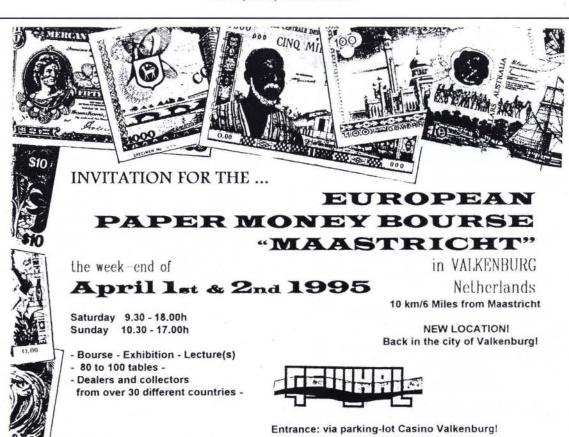
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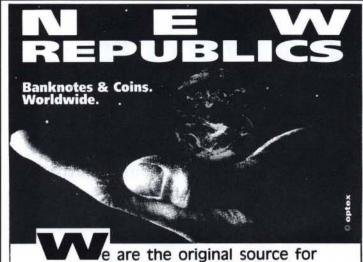
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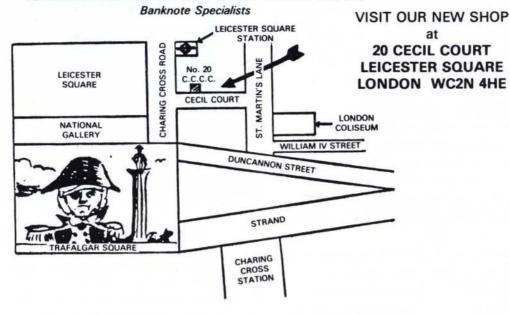
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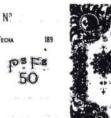




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